MERCHANTS' ASSOCIATION

REVIEW

VOLUME VII. Nos. 73 to 84

From September, 1902, to September, 1903.

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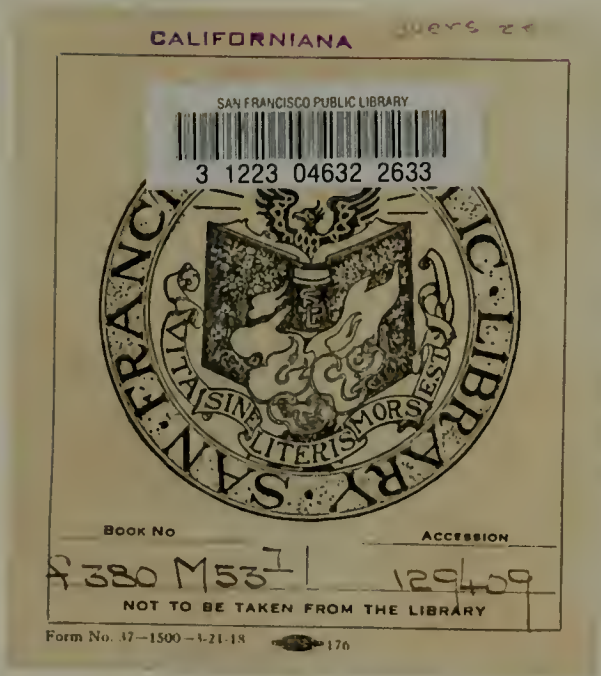
~~HISTORY-PERIODICALS~~



Chinatown Feb 1902

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Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS. DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION

VOL. 7. SAN FRANCISCO, CAL., SEPTEMBER, 1902. NO. 73.

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THE FACTS
About the Knights of Pythias Convention Fund and the Merchants' Association.

The Association DID NOT Guarantee any Fund or Subscription, and DID NOT Promise any Help in Collecting Money. It DID NOT Break its Word, nor Fail in its Obligations, but Made Contributions and Assisted in Collecting.

OLYMPIC CLUB "LETTER" TO PATTON REPUDIATED.

William Greer Harrison Says Unwarranted Liberty was Taken with the Club's Name and His.

The president of the Olympic Club says he did not write the "letter" that was printed in the Call and Examiner, over his signature, on Aug. 20th, relating to an entertainment by the club for the Knights of Pythias fund.

That "letter," like others equally authentic, referred to a suppositions "failure of the merchants of San Francisco to raise the necessary money to meet the legitimate expenses of the entertainment." It was signed (in the papers) "Olympic Club, by Wm. Greer Harrison, Pres."

Mr. Harrison's statement about it follows:

The Olympic Club, San Francisco,
Aug. 20, 1902.

Mr. Frank Symmes.
President Merchants' Ass'n, City:
Dear Sir:—

Having reference to a letter which appeared in today's Call and Examiner addressed to Mr. Charles Patton, purporting to be signed by myself, as President of the Olympic Club, permit me to say that I never wrote or signed the letter, and that an unwarranted liberty has been taken with the Club's name and my own.

The entire foundation of the statement lies in the fact that the Olympic Club lent the apparatus, and some of the members kindly consented to participate in the performance. I am in hopes that those who read the letter will feel that it was impossible that I should have written it, owing to the frightfully bad English in it.

Yours faithfully,
WM. GREER HARRISON, President.

When the attention of Charles L. Patton was called to a statement in the Official Convention Programme that "Prizes aggregating $10,500, given by the Merchants' Association are to be awarded," Mr. Patton told the Secretary of the Merchants' Association that the statement was a mistake in the printing.

By THE BOARD OF DIRECTORS.

That the members of the Merchants' Association may know the facts regarding recent accusations made against us, and our exact relations with the Convention of the Knights of Pythias in this city, a statement from the Board of Directors is in order.

At a meeting of the Board of Directors held May 5th, 1900, representatives of the Knights of Pythias and the Southern Pacific Company appeared before the Board and called attention to the desirability of securing the next National Convention of the Knights of Pythias for San Francisco, speaking in favor of securing $25,000 as a guarantee fund toward the expenses of the Convention if held in this city. They were informed that this matter would be taken under advisement, and our records verify this statement.

No further action was taken by the Board until last January.

At that time, by request of the Past Grand Chancellor of the order in California, an evening was given to the Supreme Chancellor and the Major-General of the Uniform Rank. They presented their views as to the importance to this community of holding their next National Convention in this city. They were accompanied by the Passenger Traffic Manager of the Southern Pacific Company and several prominent knights of the order.

It was stated by these visitors that the occasion would probably bring fifty, it might be seventy-five thousand, strangers to the city; that in other cities the bank clearings had shown for three different years during the week of their visit a million and a quarter dollars in excess of the same week the year before, thus showing the practical value of the event; and that various cities sought the Convention and offered large sums for its entertainment.

It was thought that twenty or thirty thousand dollars would probably be required for San Francisco to play the host creditably on this occasion, and it was necessary for the Supreme Chancellor to be satisfied that a suitable sum would be assured for this purpose before he would feel justified in accepting the invitation

which had been tendered by the knights of California.

They were told in reply that the Merchants' Association would *"endorse the Convention,"* give its moral support, and urge liberal subscriptions for its entertainment; that the columns of the "REVIEW," and the rooms of the Association, would be at their service, as the Association was a pronounced advocate of San Francisco as a convention city; but that the Merchants' Association *had never on such occasions undertaken the raising of the necessary funds and would not think of it in this instance;* that the collections should be made by members of the order; that this Association would not pledge itself in any manner, nor engage to collect funds; but that based upon the records of the past, there seemed good reason to believe that twenty or even thirty thousand dollars might be collected by those directly interested, if the undertaking was well managed.

The Supreme Chancellor left our rooms without declaring his intention about accepting the San Francisco invitation. It is safe to presume that there was no doubt in his mind, or in that of any other person present that evening, that this Association assumed no financial responsibilities whatever; and we have not learned of such responsibility charged against us by any guest of that evening.

Mr. Charles L. Patton was not present, neither was there any newspaper representative there, and any statement from such sources regarding this occasion are without any direct knowledge of the facts.

In the circular of March 21st, wherein the Chairman of the Executive Committee stated that he had sent the same to 200 Knights whom he appointed on the Finance Committee, he said "Preliminary work is now completed, the city has been districted, the MERCHANTS' ASSOCIATION HAS ENDORSED US, and now we Pythians must do our share of the work." In the same circular he also said "With the endorsement of the Merchants' Association, the citizens of San Francisco are ready to subscribe $30,000 to decorate the city and to entertain the general visitors. But to obtain these subscriptions, we must call on each merchant individually."

In his circular of March 25th, addressed to the California Knights outside of San Francisco, he said "San Francisco has raised $50,000 to entertain the Eastern Knights and to entertain you."

In his circular letter of April 3d, he says "Circulars have been sent out to every merchant in the city. Checks are coming in for subscriptions. Over a hundred brother Knights have volunteered to work at these subscriptions."

From these statements, it is apparent that the Chairman of the Executive Committee knew that the Merchants' Association was not pledged beyond its moral support, and up to this time he claimed nothing more.

But seven days before the Convention was to meet, he told us that the funds received were far below the amount needed, that only about $14,000 had been subscribed while the sum required was $30,000, that the Executive Committee of the Knights of Pythias found that it was impossible for them to secure the needed amount before the date of the Convention, and he urged the assistance of the mercantile organizations of the city.

In consequence of this request for aid, the Board of Trade, the Chamber of Commerce, the Manufacturers' and Producers' Association and the Merchants' Association, sent out a joint appeal, to five thousand of our citizens, urging further contributions to the cause, and several of our busiest men made personal solicitation for funds in order to save the Knights of Pythias Committee from a threatened dilemma.

A few days later, the official programme of the Convention announced to the many visitors and the public at large, that "prizes aggregating Ten Thousand Five Hundred Dollars *given by the Merchants' Association,* are to be awarded."

THIS STATEMENT WAS A MOST UNPARDONABLE ERROR AND WHEN IT WAS BROUGHT TO THE ATTENTION OF THE CHAIRMAN OF THE EXECUTIVE COMMITTEE, HE TOLD OUR SECRETARY IT WAS A MISTAKE IN THE PRINTING—THAT IT WAS INTENDED TO READ "GIVEN BY THE MERCHANTS OF SAN FRANCISCO."

As a result of the special circular of appeal from the merchants, and of their personal efforts, the collections were swelled to over twenty thousand dollars. Still the claim came that $10,500 more was required for prizes, and to our surprise, we were informed that, as the Merchants' Association has guaranteed $30,000, the Association must raise the $10,500 before Wednesday, the 17th inst., or the drills would not be given.

Chairman Patton was promptly informed that the Association had never given any guarantees or assurances in the matter further than the indorsement of the Convention, but, for the credit of the city, such aid as could be secured would be given to his collection committee.

In order to ascertain, then, the actual condition of the fund, we asked for a statement of receipts and expenditures, which was furnished. This showed that $20,504.75 had been subscribed, of which $16,499.25 had been collected and $15,930 had been spent; which latter amount included a portion of that which the commercial associations had collected and turned in.

Upon thus learning that no funds were being set aside for the prize money, such sums as were afterward sent to the Merchants' Association in response to the circular appeal, and amounting to $1,456.50, were turned over upon an agreement that they should be applied on account of prize money. This seemed necessary because we had asked for and received the money with such an understanding.

On the morning of the 14th a violent attack was made upon this Association by the Chairman of the Executive Committee through the columns of one of the morning papers, and twelve new collection committees, which were about to start out again in a systematic manner among the various trades, declared that their usefulness had been destroyed. Further attempts to assist the collection committees of the Knights of Pythias were therefore abandoned.

The Directors of this Association promised only moral support and other assistance, which were given; they did *not* promise any help toward collecting funds, yet they were directly instrumental in the securing of several thousand dollars; they did *not* promise any subscription, and they gave $347 in cash and $153 in postage and printing, amounting to a total of five hundred dollars.

It was declared that the members of this Association failed to perform their duty toward this Convention, and yet the subscription list shows that they contributed $11,399, and of the $5,000 special emergency fund claimed to have been raised by the Chairman of the Executive Committee because of this so-called default, *one-half came from our members.*

We have always been favored with the confidence of the public and can afford to ignore such abusive attacks as have been made upon us. This statement of facts is now given because it is due to our members.

BOARD OF DIRECTORS OF
THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO,

L. M. KING, Secretary. FRANK J. SYMMES, President.

MORE "LETTERS" DENIED.

The San Francisco Examiner followed its publication of the fictitious "letter from William Greer Harrison" by publishing, on August 25, two other "letters," of which the paragraphs below are extracts. The Examiner introduced them with this statement: "These retiring members of the Merchants' Association sent the following letters to Mr. Patton."

The California Art Glass Works is surprised to learn through "The Examiner" that the Merchants' Association has failed to collect the amount pledged by it for the expenses of the Knights of Pythias convention in San Francisco. We also note with much surprise that the bank clearings show that the Knights of Pythias have brought into San Francisco four million ($4,000,000) dollars within one week.

Believing that the Merchants' Association has proved itself utterly regardless of the best interests of San Francisco by not fulfilling its pledge to pay the amount necessary to pay the bills of this celebration, we have mailed to that association a copy of this letter, and have withdrawn our membership for the reason that we feel that it would be a mere waste of money to remain in an association which in a critical time like the present fails to maintain the honor of our city.

Trusting that you will be able to raise sufficient money to pay the deficit, we remain, yours sincerely,

CALIFORNIA ART GLASS WORKS,
William Schroeder, President.

I have been much annoyed to notice through the public press that the Merchants' Association of San Francisco has not fulfilled its pledge to raise for you the amount it guaranteed. I believe that the interests of San Francisco demand that the entire amount pledged by this association for the gathering of the Knights of Pythias be paid at once, and I am satisfied that the invitation to the Supreme Lodge was extended by the Merchants' Association. Learning that this association has failed to pay the money for which it was pledged, I have resigned my membership in it, and I now ask you if there is anything I can do to help you raise the necessary funds to pay the bills for this, the most successful convention ever held in San Francisco. Yours sincerely,

J. G. GRANNIS & CO.
J. G. Grannis.

Neither firm has resigned. Mr. Grannis has declared verbally that he did not write the communication to which his name was attached. Mr. Schroeder has written the following note.

San Francisco, Aug. 25, 1902.

Mr. Frank J. Symmes,
President Merchants' Association:
Dear Sir:—
This is to certify that I have never written any letter to Mr. Charles L. Patton in my life, and furthermore that I have no ill feeling against your association whatever.

Yours very truly.
WM. SCHROEDER,
President California Art Glass Works.

THERE IS A DIFFERENCE.

Any legislative body could readily talk itself to death. The people have long since learned the difference between language and legislation. —*Lawrence Y. Sherman, Speaker of Illinois House of Representatives.*

Committee on Foreign Relations in the report of 1896: "To consider the offices merely as sources from which these partisan officeholders may derive four years of maintenance is as absurd as it would be to construct a navy to defend the country and to instrust its command to landsmen without experience, for whom we might desire to provide a living and comfortable quarters."

Trenton, N. J., has equipped its ash and garbage wagons with rubber tires because of the noise the old iron tires made at night.

The syndicate that has been formed to reclaim lands along the lower Sacramento will do a great deal for the state if demagogues do not prevent it on the ground that somebody may make money.

The telephone business is one of the few in which the larger the returns the more the customer is charged for the service.

THE BOSS AND THE VOTING MACHINE.

Secrecy of the Ballot Has Been a Great Thing; Now the People Need Accuracy, Speed and Security, to Protect the Suffrage Against the Carelessness of Voters and the Frauds of Public Enemies.

Written for the Review by FAIRFAX H. WHEELAN, Director of the Merchant's Association.

The peoples that won, and then, alas! lost their freedom speak down the ages with a voice that every man who loves America should heed. Certain truths of history have vital significance for republics, and the finger of the past points to the fact that a people may be robbed of their power and their rights without being conscious of the theft, points to the dread truth that popular government may retain its outward form for years and years after its reality has been lost, and demonstrates that millions of people who once were free may be satisfied with the shadow when the substance has been taken from them.

Great nations have prided themselves upon possessing a freedom that had been their fathers', but was not theirs. Millions have boasted of the right to cast a vote that had long since ceased to have a meaning; millions have prated of their rights of citizenship when they were in reality slaves; millions have shouted themselves hoarse singing songs of a freedom that had long since faded away and have gone wild in a frenzy of enthusiasm as they listened to impassioned orators ascribing to the people power they no longer held and rights they no longer enjoyed.

A government of the people, by the people and for the people may seem to be the truth and be not the fact, may exist in appearance and be in reality "the baseless fabric of a dream," and whole peoples may chant with deep and genuine emotion songs about "the land of the free and the home of the brave" and at the same time neither inhabit the one nor be domiciled in the other.

THE VOTER'S STOLEN INHERITANCE.

The necessity that these sad truths of free peoples gone before be constantly kept in view by every American worthy of the name was never more evident, never more imperious. A large part of the American's inheritance has been stolen. Uncrowned despots whose country is coin and whose patriotism is pocket, tyrants with no aim but power and no ambition but greed, dictate who shall fill the offices and who shall represent the people. Despots more irresponsible than the Russian Czar, and as venal as he who sold his Master in the Garden of Gethsemane, name the candidates that the people are permitted to vote for.

It is a sad, sad thing to say, but what was once the citizens' choice is now the bosses' dictation, and those who were once the servants of the public are now the bosses' henchmen. If the venerable and august shade of the Father of his Country were to re-visit these shores and were to ask "Who are your leaders?" and we were to answer back, "We have no leaders; we have—bosses!" imagine the indignant light that would kindle in his awful eye as he exclaimed, "Bosses?—*Whose* bosses?"—not an American of these degenerate days would dare to answer that pure and hallowed patriot and say, "The people's bosses." Not an American but would turn his head in shame aside and entreat the hero of Trenton and Valley Forge and Yorktown to hurry hence.

Liberties once encroached upon are soon lost, and if America is to contain any freemen outside of those that slumber in her tombs, her citizens must give to their country's political affairs some of the force and energy that they give to her material. They must neglect no opportunity, and they must be quick to adopt anything that even in the smallest measure throws a safeguard about their ballot. Any device that makes for a fair vote and an honest count has an importance for American citizens that cannot be calculated. If this be true, as it undoubtedly is, the voting machines that are in use in some of the Eastern States are well worthy of adoption by our city.

A BOSS-PROOF SUFFRAGE.

Their use in an election accomplishes three important results—three things of value to liberty and detrimental to bossism. First, they do away with the possibility of a false count; secondly, they prevent tampering with the ballots after they are cast; thirdly, they preclude the disfranchisement of any citizen because of a defective or a mutilated ballot.

Voting machines have many other advantages. They have passed the period of experiment and have stood the test of over 1,500 elections in villages, towns and cities. Voting by the machine is as secret as the Australian ballot and much less expensive for the community. The cost of the machines are soon saved in less printing bills and fewer election officers. Votes are cast much more rapidly than by the blanket-ballot system, and they can be cast for a straight or a split ticket.

NO STUFFING POSSIBLE.

Any number of candidates can be voted for, but no stuffing is possible, and no one can vote for more than the correct number running for any office. If only one vote for Governor is to be cast, the voter cannot make the mistake of voting for two candidates, and, on the other hand, if there are ten school directors to be elected, the voter cannot make a mistake and vote for eleven. The machine protects him against errors.

Under the blanket-ballot system, if the voter chanced to vote for eleven school directors when only ten were to be voted for, his vote would be counted for none. When the polls are closed, the sooner the result is known the better. Delay means opportunity to tamper with the returns, and in close contests intensifies the temptation to fraud. With the voting machine the result is known in a few minutes after the votes are all in. The machine is securely locked and has four keys. One is given to each of the four election officers. Without these four the machine cannot be opened. When it is opened, there in the metallic numbers upon the back is the result—absolutely, mathematically correct.

CUMBROUS, SLOW AND UNSAFE.

Contrast this with the slow and tedious count of the present method. Visit an election booth late at night on the day of an election. Notice the tired, jaded men counting the ballots. Notice the large blanket tickets with their numerous crosses. A little observation will show you that the men employed are usually of a kind that have not been trained by experience and were not endowed by nature with much aptitude for clerical work. There is a feverish anxiety to hurry as much as possible. Everybody is anxious to know the result, and the election officers are eager to get through and go home.

Can accuracy of count be expected under such circumstances? That it is not attained, the contests and recounts that have taken place in this city show most conclusively.

With the voting machines no recount is ever necessary, and a majority of one is as good as a majority of one hundred. In Oswego, N. Y., on November 5, 1901, the Republican candidate for Mayor was elected by a plurality of five votes, yet the voting machine decided the matter so clearly that no effort was made to contest the election. The voting machines have decided many other elections by pluralities ranging from ten to eighteen. It is safe to say that no such result would have been accepted in San Francisco under our present method of voting without a long and tedious and expensive recount.

BALLOT BELONGS TO A BYGONE AGE.

The machines are simple. A dummy machine is provided to stand outside the booth, and even the most ignorant voter can be taught inside of five minutes how to use it. The average voter understands it in half a minute. Wherever they have been adopted there is no desire on the part of the people to return to the old method of voting. The blanket ballot with them seems akin to the days of stage coaches and corduroy roads. New York City has lately purchased six hundred machines. Buffalo, with its 350,000 population, voted by this device in 1891. The polls closed at 5 o'clock and papers containing the total vote of the city were on sale on the streets before 6:30 o'clock of the same day.

The voting machines are coming rapidly into use. They will one day be the accepted method of balloting throughout the United States. The sooner San Francisco adopts a method of voting that secures a secret ballot, with no possibility of ballot-box stuffing, with an absolutely honest counter and absolutely correct returns, the better it will be for her citizens and the worse it will be for her bosses.

EVERY RIGHT MUST BE RESTORED.

Her efforts for freedom must not rest there. The adoption of the voting machine will be a long step in the right direction, but other measures must be taken if freedom is to be regained. Civic duty calls to action. Every right that has been filched from the people must be restored; the full power that once was theirs must be returned to them, to be handed down in undimmed splendor to their children. Those who govern must be responsible to the people in law and in fact. No irresponsible boss must choose our delegates, control our conventions, name our candidates, own our officers, or shape our destiny. All that the flag represents, all that the Stars and Stripes stand for, must be the people's, and be theirs alone. The greatest grandest, noblest experiment in government by the people, of the people and for the people is in our hands. Shall we prove unworthy? Mankind is hanging on our fate. Ten thousand years have seen the night, ten thousand years have waited for the day of freedom. Shall we prove unworthy in the early dawn?

ENDORSEMENT COMMITTEE GROWS IN FAVOR.

Sixteen Charities Have Availed Themselves of it, and Business Men in General Now Recognize Its Value.

Written for the Review by CATHERINE C. FELTON, Secretary of the Committee and of the Associated Charities.

During the four months since the organization of the Charities Endorsement Committee, its members have become more and more firmly convinced of the importance—even the necessity—of its work.

In no other city in the Union is the need for such a committee greater than in San Francisco, for in no other is it so easy for any one to establish, and secure support for, any sort of benevolent organization.

Every day conscientious men are allowing their names to be used as directors of organizations about which they know absolutely nothing, thus making it possible for the enterprising promoter of some irresponsible individual enterprise to pose before the community as the duly appointed agent of a responsible Board.

Men who have left, or have been compelled to leave the Salvation Army and the "Volunteers of America"—men in some cases charged with dishonesty—have been able to open miserable, dirty, ill-ventilated "shelters," comparing unfavorably with the commercial houses at the same price, and, in the name of these charities, solicit and obtain their own support.

A SPECIMEN "CHARITY".

In one of these "shelters" the beds are arranged in tiers of three, and in some parts of the room in tiers of four. The accommodation is worse than that of the steerage hole of an immigrant ship. When a complaint was made of the bad ventilation, the manager explained that "the cubic air law is for hotels and other commercial houses—not for Christian charities!"

If the merchants are firm in demanding the endorsement card, it will be a simple matter to rid the city of such irresponsible ventures. In the last few months one of these has moved to Los Angeles, while another that was planning to establish itself here has, for the present, at least, decided to open its headquarters farther south.

Since April the Charities Endorsement Committee has received twenty-eight applications for endorsement and has issued sixteen cards to the following organizations:

THESE HAVE BEEN ENDORSED

The Associated Charities.
The Co-operative Homes (for a limited sum for re-furnishing).
The Buford Free Kindergarten.
The Boys' and Girls' Aid Society.
The San Francisco Foundling and Lying-in Hospital.
The California Society for the Prevention of Cruelty to Children.
The San Francisco Benevolent Association.
The Children's Hospital.
The Florence Crittenden Home of San Francisco.
The Pioneer Kindergarten.
The Golden Gate Kindergarten.
The Occidental Kindergarten.
The Society for the Prevention of Cruelty to Animals.
The California Woman's Hospital.
The San Francisco Settlement Association.
The San Francisco Fruit and Flower Mission.

HOME-FINDING SOCIETIES.

It will be noticed that there is, as yet, no Home-Finding Society on the endorsed list. To avoid a possible misunderstanding, it may be well to explain the committee's attitude in regard to these organizations, of which there are five in the State.

It will be understood that the work of such organizations, from its very nature, is decentralized, and this makes investigation a difficult matter. At the same time, there is no other charity work which requires the same degree of intelligence, honesty and prudence. No one who has placed a child in a foster family and has seen how hard it is for even a conscientious woman to treat the little stranger like one of her own, can fail to realize the responsibility of such work and the terrible wrong that may be done a child by misplacing it.

Realizing keenly its own responsibility, the Endorsement Committee has refused to endorse any Home-Finding Society that will not allow a complete and thorough investigation of its work by the only method that seems in any way adequate.

NOT YET INVESTIGATED.

The Committee has asked those Home-Finding Societies applying for endorsement to furnish a complete list of the children placed in certain counties throughout the State, and to allow a representative of the Committee to visit such children. The Committee agreed that in exceptional cases where any society had surrendered the child absolutely to a given family—even where the family had not adopted the child or taken out guardianship papers, the committee's representative should not visit the child, but the society should be required to show the proofs which had satisfied it that the family in question was worthy of the trust. Should the society desire to do so it might appoint the Committee's representative as its agent for the time being, so as not to bring its work into discredit in the country districts.

Up to the present time, the Home-Finding Societies have not yet decided to allow the investigation to be made.

The Charities Endorsement Committee has decided to limit its work to the consideration of purely charitable as distinct from religious organizations, believing that it is possible in case of a charitable enterprise, to establish an objective standard of efficiency in which all intelligent people will concur, while an estimate of the value of any religious enterprise would depend upon one's own religious belief, and so would be largely subjective.

This decision on the part of the committee leaves the merchant, who is often solicited to give to religious and secular objects not purely charitable, without any knowledge as to whether the enterprise to which he is requested to contribute is a genuine one of its kind.

For example: some missionaries are soliciting for the support of a Gospel tent for the soldiers—this is a religious enterprise and so not eligible for the action of the Charities Endorsement Committee.

HOW THE MERCHANT CAN FIND OUT.

The merchant, however, who is in sympathy with this religious work, may wish to contribute to it if he can be satisfied as to certain facts. He will wish to know: (1) That the enterprise is genuine; (2) That it is managed economically and by responsible people; (3) That the person soliciting is the authorized collector, etc.

All these facts the Associated Charities will undertake to furnish him.

As the secretary of the Endorsement Committee is also the secretary of the Associated Charities, it will be possible for the merchant to send any solicitor about whose standing information is desired, to the general office of the two organizations. If the solicitor in question represents a charity which has not already applied for endorsement, he will be told how application should be made, and the matter will be placed before the Endorsement Committee.

If the solicitor represents an enterprise which is not charitable, the Associated Charities will investigate, and send a report to the merchant. If no report is received from the Associated Charities, it will mean that an endorsement card should be required.

FAKIRS MAY ADOPT RELIGION

It is quite probable that the fakirs who are driven from charitable enterprises by the Committee will represent themselves as solicitors for religious organizations, and it will be wise for business men to send all solicitors not known to them, to the office of the Endorsement Committee and Associated Charities.

In conclusion, let it be emphasized, that the power of the Endorsement Committee to do efficient work is dependent upon the firmness of individual merchants in demanding the endorsement card.

If the genuineness of this Card of Endorsement is questioned, inquiry may be made at the office of the Associated Charities, 600 Montgomery Street, Telephone Main 453.

No.

Charities Endorsement Committee
OF SAN FRANCISCO
(Appointed by the Merchants' Association and the Associated Charities)

Endorses the _____ in its effort to collect $_____ for _____
(Purpose)

(This endorsement is for a period of _____, from _____ to _____ 190 , and shall be returned to the Committee when specified sum is collected or time limit reached.)
(ALL COLLECTIONS ARE TO BE ENTERED IN A BOOK WITH SIGNATURE OF DONOR)

SAMPLE

_____ _____
Secretary of Endorsement Committee. *President of Endorsement Committee.*

M _____ whose signature is given below, is authorized to collect for the _____

_____ _____
Signature of Collector. *President of organization endorsed.*

MERIT SYSTEM IS THOROUGHLY ESTABLISHED.

Extracts from the Civil Service Commission's Report, which Show that Heads of Departments Accept and Commend It.

SAN FRANCISCO, July 31, 1902.—To His Honor, the Mayor—Sir: In accordance with the provisions of Section 9, Article XVI of the Charter, the Civil Service Commissioners present herewith a report of the operations of their department for the fiscal year ended June 30, 1902.

The Commissioners take great pleasure in reporting that the merit system is now firmly established in the municipal government, and that its operation in the various departments under civil service jurisdiction has given general satisfaction. By the operation of civil service the Police and Fire Departments have been removed from the clutch of spoilsmen. That result alone is sufficient to prove the beneficial results of the operation of the merit system.

THE YEAR'S WORK.

In the report for the fiscal year 1900-01 reference was made to the prolonged litigation which delayed the work of the Commission for many months. Since the filing of that report the case of Garnett vs. Brooks, the last of the civil service cases, has been decided by the Supreme Court. By this decision the copyists in the offices of the Recorder and the County Clerk were removed from the jurisdiction of the Commission.

During the past year 1607 applicants were examined in 21 examinations conducted by the Commission. Over 1,000 applicants passed, 328 failed, and the papers of 232 (the police applicants) are now under examination.

ATHLETIC TEST FOR POLICEMEN.

Since January last, most of the time of the Commission has been given to examinations in the Police Department. The applicants for appointment as policemen who passed the Board of Medical Examiners were subjected to the athletic test in the gymnasium of the Olympic Club, the use of which, with apparatus and the services of instructors was obtained through the courtesy of Mr. William Greer Harrison, President of the Club. The athletic test is a new feature of our work.

We wish all applicants and all civil service employees, as well as heads of departments, to thoroughly understand that personal merit is the only recommendation for consideration by this Commission. A high percentage upon examination will not be sufficient to retain employment if the employee does not demonstrate his personal worth by application and ability. Heads of Departments, on the other hand, will be expected to give civil service appointees fair opportunities to show what they can do under ordinary conditions.

REMOVALS FOR CAUSE ARE EASY.

The Commission carefully investigates all charges made against civil service appointees, taking the testimony of witnesses under oath and conducting the proceedings in a judicial manner. All trials are held open to the public, and the respondent may be represented by counsel. With but one notable exception, the charges preferred by all heads of departments during the past year have been sustained.

We have a right to presume that men against whom no charges are made, and who are retained in service, are competent workmen. If they are inefficient, charges should be preferred against them.

PROVISION FOR EXPERTS.

The Commission has been assisted repeatedly by able, generous and public-spirited men, who have acted as experts, and who have given the city, without remuneration, the benefit of their professional knowledge and technical skill. We feel that, in the future, such assistants should receive some compensation. It is therefore recommended that in the appropriation for this department for the next fiscal year proper provision be made for the payment of such experts as may be needed.

Respectfully submitted,
CIVIL SERVICE COMMISSION.
P. H. McCARTHY,
CHAS. A. MURDOCK,
L. J. OHNIMUS (President).
Attest: E. F. MORAN, Chief Examiner.

Appended to the report are several letters from heads of departments, among which the following are highly commendatory of the work of civil service reform in San Francisco:

EXPENSES REDUCED, EFFICIENCY INCREASED.

Department of Elections.
San Francisco, July 24, 1902.

To The Honorable, The Board of Civil Service Commissioners:

Gentlemen—In reply to your inquiry of even date as to the efficiency and faithfulness of the Deputies and employes certified by you, we are able, after an experience of two years, to say that the service has been benefitted materially by the introduction of this system of appointment, when contrasted with the method under the Consolidation Act. This is capable of demonstration when it is considered that the reduction in the expenses of this department over previous years is very marked, and the general efficiency of the office is recognized to have improved. It is not to be expected that perfection can be attained at once, but as far as this office is concerned, the Civil Service feature of the new Charter has worked reforms which would take much space to elaborate.

Respectfully yours,
THOMAS J. WALSH,
Registrar and Secretary.

IT SUITS THE BOARD OF HEALTH.

Board of Health.
July 25, 1902.

To The Honorable, The Civil Service Commission.
City and County of San Francisco:

Gentlemen—In response to your letter of the 24th inst., calling for an opinion from this department relative to the operation of the Merit System as applied to this particular branch of the City Government, I will state without reservation that taken altogether the system is eminently satisfactory both to the Board of Health and to the heads of departments under its supervision.

There is no question whatever as to the general superiority of the character of service rendered by those attaches of this department accredited from your commission after competitive examination, as compared with that furnished under the old plan, when appointments were usually made for personal reasons or through political influence. This statement includes the clerical staffs in the different institutions under control of this department, and also the various corps of inspectors serving in their respective capacities.

Some little trouble has been experienced in filling a few of the minor positions of the City and County Hospital, where the duties are arduous and complex and entirely out of proportion to the small salaries necessarily attached thereto, but at the present time even these difficulties have been obviated, and the incumbents are meeting all requirements in a satisfactory manner. I am,

Yours respectfully,
(Signed) JOHN M. WILLIAMSON, M. D.,
President Board of Health.

PROVIDES A COMPETENT FORCE.

Office of the Tax Collector.
San Francisco, July 28, 1902.

To The Honorable Civil Service Commission:

Gentlemen—In answer to your communication of July 24th, 1902, requesting a report upon the efficiency and faithfulness of clerks and deputies appointed through your commission, will say that with few exceptions I find the force competent, gentlemanly, and in every way adapted to the various duties assigned them.

I have no hesitancy in saying that better results are obtained under the new order than formerly. I desire to also extend my thanks to your Commission for the admirable courtesy extended this office during my incumbancy, and with best wishes, I am,

Very respectfully,
(Signed) EDWARD J. SMITH,
Tax Collector.

UNQUALIFIED ENDORSEMEMT.

Department of Electricity.
San Francisco, July 26, 1902.

Mr. E. F. Moran, Chief Examiner Civil Service Commission, City Hall, City:

Dear Sir—During the past year the Department of Electricity has had a fair trial of the Merit System as applied by the Civil Service Commission, and I beg to submit that all employes of this department, coming under this system, have proved eminently satisfactory in every particular; and further, having in view the most difficult task at all times set before you, I am pleased to offer an unqualified endorsement of every act of your honorable commission.

Very respectfully,
(Signed) W. R. HEWITT,
Chief, Department of Electricity.

POLICE BOARD'S OBJECTION.

Board of Police Commissioners.
San Francisco, July 30, 1902.

Honorable Board of Civil Service Commissioners:

Gentlemen—In reply to the communication from your Honorable Board of date July 24, 1902, requesting an expression of opinion upon the operation of the Merit System as applied to the Police Department, we desire to state that so far as the system applies to the original appointment of police officers in the Department, it is unquestionably the most satisfactory and comprehensive method that could be adopted, and is infinitely superior to the system in operation before the adoption of the Charter.

With reference, however, to the operation of the Merit System as applied to promotions in the Department, we seriously doubt, after making due allowance for the short time that the officers promoted have served in their respective positions, the success of a continuance of the system, believing, as we do, that promotions should be made upon recommendation of the company commanders, endorsed by the Chief of Police and confirmed by the Board of Police Commissioners, such appointments after being made, to be subject to the appointees passing satisfactory examinations as to their efficiency, on similar lines to those held by the examining boards of the United States Army to qualify army officers for promotion to higher grades.

Very respectfully,
(Signed) Board of Police Commissioners.

FIGHTING FIRES BY TROLLEY.

New French Engine Is Operated by the Electric Current Instead of Steam.

Consul Haynes sends from Rouen, France, the following item from a Rouen daily paper about a fire engine that can be operated from a trolley wire instead of by steam.

"An experiment was made last evening at the Hotel de Ville with a new fire pump invented by M. Robert Lefebre, captain of the Rouen Fire Company. This pump is so small that only a very light two-wheeled cart with one horse is necessary to transport it. The dynamo is so constructed as to be run by a current from the street-car or electric-light wires, and is brought into contact with them by means of a hooked pole or rod. The pump furnishes a pressure capable of throwing a jet of water, with a force equal to that of a steam pump, to the height of over 100 feet."

THE SPLENDOR OF EIGHTEEN THOUSAND LAMPS.

San Francisco's Electric Illumination for the Gathering of the Knights of Pythias Was the Most Brilliant and Beautiful Display in the History of the City's Pageants.

Hereafter the poet who wishes to describe fairyland will do well to say it looks like San Francisco illuminated for the Knights of Pythias Convention. The main avenue of the city was robed with light. Market street for fourteen blocks seemed to be swimming in fire. The electric display was said by many visitors to be the finest feature of the gathering, and there were some enthusiastic tourists who even asserted that it outshone in beauty and brilliance the illuminations at Buffalo during the Pan-American Exposition.

The clock tower of the Ferry building and the domes of the Claus Spreckels building and the City Hall were completely mantled with the soft glow from hundreds of incandescent bulbs. The City Hall dome was distinctly visible across the bay.

Mr. Hewitt, chief of the department of electricity, early determined to discard the old-fashioned straight-line scheme for the street illumination, and had Market street laced and draped with swaying festoons of parti-colored lamps, hanging at intervals from set pieces over the center of the roadway.

The greatest effort was made and the most striking results were obtained at the junction of Kearney, Third and Market streets. Here cables were swung from tall buildings and men ventured out on them in slings, seven stories above the street, where they fixed a disc bearing a picture of the central emblem of the Pythian order. The disc was twenty-five feet in diameter, and the picture on its lower surface was set with five hundred lamps.

From the circumference of the disc were hung long strands of bulbs. The strands were

FIXING THE CENTRAL FIGURE, SEVEN STORIES IN AIR

The number of lamps employed in this design alone was 2,700. The street illuminations began at the Ferry building and were carried out Market street to the City Hall. Including a block each on Kearny, Montgomery and California streets, this required 10,500 lamps.

According to the statement of Mr. Hewitt, the total number of lights installed amounted to 18,200, exclusive of those on the City Hall dome and the Spreckels and Ferry buildings.

The installation took about twenty-five miles of wire and the lighting required an amount of electricity equivalent to almost 2,000 horse-power. It was a difficult and complicated work to get everything in place, and the department of electricity deserves great credit for the novelty of the plans and the success of their execution.

It is not likely the illumination has ever been excelled in any American city, nor that it will be for several years to come.

THE COURT OF HONOR

THE CITY HALL DOME

CLOCK TOWER AT THE FERRIES

Each at their lower ends to the sides of buildings and to ornamental columns on the edges of the sidewalks, and formed the Grand Court of Honor. It looked like a great tent, blazing with yellow light, and was the admiration of every spectator.

WORK OF THE DIRECTORS.

Plans Are Under Way for a Public Convenience Station, and Measures Have Been Taken to Secure Prompt Replacing of Torn-up Pavements.

Three regular meetings of the Board of Directors and nine special and committee meetings have been held during the past month. Among the various matters given consideration the following have been acted upon definitely:

INCREASING LIQUOR LICENSES.

The directors are carefully considering the liquor license problem.

TRANS-MISSISSIPPI COMMERCIAL CONGRESS.

Ex-Directors F. W. Dohrmann and Charles Bundschu were appointed as delegates to represent the Merchants' Association at the thirteenth annual session of the Trans-Mississippi Commercial Congress at St. Paul, Minn., August 19-22, 1902.

RESTRICTING IMMIGRATION.

Resolutions have been adopted favoring restriction of immigration by an illiteracy test.

ADDITIONAL SUBSCRIPTION TO KNIGHTS OF PYTHIAS RECEPTION FUND.

It having been brought to the attention of the Board that the subscriptions to the fund being raised by the Executive Committee of the local order of Knights of Pythias for the reception of the visitors attending the national gathering of the Knights of Pythias and the payment of prizes at the drills of the Uniform Rank were considerably less than the amount required, the Board decided at a meeting August 8th to make a second donation of $250 to the fund, making a total contribution of $500 from the Association in cash, postage and printing, as an encouragement to individuals to contribute liberally.

PROPOSED PUBLIC CONVENIENCE STATION.

A special committee from the Merchants' Association appeared before the Park Commissioners at their meeting on August 8th and explained in detail the plan for an underground public convenience station which the Park Commissioners have been asked to construct beneath the sidewalk adjacent to Union Square, with entrances inside the square. The matter was taken under advisement by the Park Commissioners, and the Association was requested to furnish detailed plans and specifications for the proposed station in order that the Commissioners may determine the cost and feasibility of the plan.

The Board of Directors is having the plans and specifications prepared and will submit them to the Park Commissioners as soon as they are completed.

DELAYS IN STREET WORK.

The Board has called the attention of the Board of Public Works to the apparently unnecessary delay in completing the work of repaving streets in the business districts after they have been torn up.

Several heavily travelled business streets have been torn up during the past few months and the paving has not been completed until weeks and even months have elapsed. Such a proceeding is a hardship to the business houses on these streets, as many of them have no other entrance for receiving or delivering goods. In some instances it has been necessary to raise or lower the street railway tracks and this has prevented the contractors from completing the work. The necessity of such operations should be determined and the railroad work, if necessary, done before the pavement on each side is disturbed, leaving a passage for teams.

The Board of Directors has urged upon the Board of Public Works, that some procedure be adopted which will enable and compel contractors to proceed continuously and rapidly with the replacing of pavements that have been opened.

REFERENDUM FOR NOMINATIONS.

System Proposed Whereby the Voters can Repudiate the Party Leaders if Necessary.

The great merit of the optional referendum would be that it would very seldom be demanded. Under normal conditions party organization ought to consume very little of the voters' time. The party is an association of men joined together through their allegiance to some few great principles. There is no occasion for two strong factions within the party constantly striving for control. The desire of the individual party member is simply to have in control of the party the men who will further its true interests most. The problem is the same in kind, though greater in magnitude, than that which exists in the organization of every corporation and of every social club or association. Under normal conditions the individual members will give great weight to the opinions of the leaders of the organization, on whom chiefly falls the responsibility of success or failure. Nominations proposed by party leaders in whose capacity and integrity the party members have confidence will seldom meet with serious opposition. The call for the referendum and the rejection of the proposed nomination will be equivalent to a demand for the retirement of the leaders. For this reason and in order to secure harmony between the nominee and the party, it may be advisable, whenever a referendum is called for, to make it also a referendum on the party committee.

The choice in a primary would be between a ticket containing the name of the organization nominee and the existing committee, and one containing the name of an opposing candidate and a committee favorable to him. This would probably prove a most simple and effective method of turning down an incompetent or corrupt district, city or state organization, and the possibility of its exercise would serve as a strong additional check on irresponsibility. — From "Referendum in Party Nominations," by Robert H. Whitten, in *Municipal Affairs*

LABOR'S POET ON STREET SWEEPING.

What the Author of the "Man With the Hoe" Has to Say About the Value of White Uniforms.

EDWIN MARKHAM in "Success".

Who puts back into place a fallen bar,
Or flings a rock out of a traveled road,
His feet are moving toward the central star,
His name is whispered in the gods' abode.

When a man, a few years ago (the late Colonel George E. Waring), took charge of the street-cleaning department of New York City, he found the street cleaners doing their work in a careless, carnal, joyless fashion. There was no mind in their muscle, no heart in their handiwork. The men were ashamed of their calling. They went at their work in sloven clothes, with slouching gait, feeling that they were the scavengers of the city, the rejected of men.

Here was labor divorced from ideality. Colonel Waring knew that some ideal light must be made to shine from even the meanest work; that the worker must have some joy and pride in his toil or his work is a failure. Or, more tragical still, the man himself will be a failure.

What did Colonel Waring do—this man of heart and imagination? Not all that could be done—not all that ought to be done. But he did something. He called the street sweepers of New York before him, and, with a fine enthusiasm that was infectious, he fired their minds with a sense of their high mission to the city; he made them feel that they were verily the Knights of Cleanliness, the Custodians of the Public Safety, the Guardians of the Public Health. He especially called them to the duty of defending the little children of the metropolis from the wolves of disease.

The words of Colonel Waring stirred the hearts of the workers. For the first time they saw themselves entrusted with a great treasure; felt themselves lifted to a place of dignity and honor; knew themselves to be valued and honored by at least one man of worth and distinction.

Colonel Waring dressed his men in white uniforms, symbolic of the purity that was to be their aid in all their labors. We all know the result. With this ideal in their hearts and this man as a center of energy, the workers went out like a white army; the atmosphere clarified, the death rate went down, New York became, perhaps, the cleanest city in the world.

These men labored at the most humble and thankless work, with some feeling of their partnership with the purifying and protecting powers of the universe. In a degree they worked as gods, not as stolid and joyless hirelings of the hour.

Twenty-five towns and villages in the United States are now using acetylene gas as an illuminant. Its use is said to be growing rapidly.

New York's park department has set apart 125 square feet of a small park to teach farming to the children in the neighborhood.

Madrid is the most unhealthy capital in Europe. It is said to have an average of 31 persons to a house.

To decrease noise, the New York Health department will have the sanitary police hold up and send back to the barn every street car running with a flat wheel after due notice.

MERCHANTS' ASSOCIATION

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Thos. Day Co
ANDREW M DAVIS — First Vice-President.
The Emporium.
FAIRFAX H WHEELAN — Second Vice-President.
Southern Pacific Milling Co.
C S BENEDICT — Treasurer
Benedict & Turner

FOSTER P. COLE — Sterling Furniture Co.
WALTER E. DEAN — Walter E Dean
W. J DUTTON — Fireman's Fund Insurance Co
R B. HALE — Hale Bros
F J. KOSTER — California Barrel Co.
A J McNICOLL — A J. McNicoll Elevator Co.
CHAS. M PLUM — Chas M Plum & Co.
A J RICH — A J Rich & Co.
P C. ROSSI — Italian Swiss Agric. Colony
ROBERT H. SWAYNE — Swayne & Hoyt.
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L M KING — Secretary and Supt.
GEO. T WRIGHT — Attorney

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A. H. VAIL. A J. RICH.

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RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

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NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

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Baker, Vawter Co.....Mills Bldg
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Phillipps, F. G & Co.....Mills Bldg

ADVERTISING.

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ADVERTISING CARDS.

Stuparich Mfg. Co., The.....141 Fremont

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Sanderson, Geo. R.....238 Montgomery
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

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Hooker & Co.....16 Drumm
Osborne & Co., D. M.....15 Main

ARCHITECTS.

Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
Maggs, Herbert B.....36 Flood Bldg
Mooser, William & Son...14 Grant Ave
Paff, Charles.....10 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery

ART GLASS.

California Art Glass, H. & C. Works...
.....120 Second

ART GOODS.

Cohen, H.....19 Grant Ave
Gump, S. & G.....113 Geary
Kennedy-Rabjohn Art Co.....19 Post
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torrey.....224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co..422 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co...
.....3 California

ASPHALTUM ROOFERS.

Bonnet, B. & Son..100 Montgomery Ave

ASSAYING.

Price, Thos & Son...524 Sacramento
Simonds, Ernest H...417 Montgomery

AUCTIONEERS.

Butterfield, Wm.....306 Market
Chase, Fred H & Co.....1732 Market
Dinkelspiel, J S & Co.....115 Main
Ordway, W C.....Cor 6th and King
Spear, E S & Co.....31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co.....709 Front
Schmidt, J & Co.....115 Drumm

BAKERIES.

Frost, Nicholas.....336 Third
Simkins & Thorp.....116 Erie

BANKS AND BANKERS.

American Bk. & Tr. Co..200 Montgomery
Anglo-Cal. Bank, Ltd.....200 Sansome
Bank of California.....400 California
Cal. Safe Deposit & Trust Co.....
.....Montgomery and California
Canadian Bank of Commerce.....
.....California and Sansome
Columbian Banking Co..C Spreckels Bldg
Comptoir National D'Escompte de
Paris.....122 Sansome
Crocker-Woolworth National Bank of
San Francisco.....600 Market
Donohoe-Kelly Banking Co.....
.....100 Montgomery
German Savings & Loan Society.....
.....McAllister and Jones
Italian American Bank.....518 Montgomery
London & S. F. Bank, Ltd..424 California
London, Paris & American Bank, Ltd.
.....Sutter and Sansome
Mercantile Trust Company of San
Francisco.....236 Bush
Murphy, S. G.....First Nat. Bank
Mutual Savings Bank of San Fran-
cisco.....33 Post
Nevada National Bank of San Fran-
cisco.....301 Montgomery
Savings and Loan Society.....
.....101 Montgomery
S F. Savings Union.....532 California
Security Savings Bank...222 Montgomery
Wells, Fargo & Co.'s Bank.....
.....Sansome & Market

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Fink Co.....518 Market

BARREL MANUFACTURERS.

California Barrel Co.....327 Market

BAZAARS.

Emporium, The.....Market

BEER BOTTLERS.

Enterprise Bottling Co. .2715 Sixteenth
Fredericksburg Bottling ..Co..1510 Ellis

BELTING—LEATHER.

Cook, H N Belting Co...126 Fremont
Heins, Alex Belting Co...93 Fremont

BICYCLES.

Allen, I P.....301 Larkin
American Cycle Mfg Co.....141 Mission
Christoffer, C M.....501 Stanyan
Leavitt & Hill.....300 Larkin
Lee, W E.....501 Stanyan
Mo rig, Edwin.....1522 Market
Varney, T. H B.....1331 Market

BILL POSTERS.

Owens, Varney & Green.Market & Tenth

BOILER WORKS.

Eureka Boiler Works...113 Mission

BOLT MANUFACTURERS.

Payne's Bolt Works...121 Howard

BOOK BINDERS.

Hicks-Judd Co.....21 First
Phillips Bros.....565 Clay

BOOKS AND STATIONERY.

Cary, L H.....16 Grant Ave
Cunningham, Curtiss & Welch.....
.....319 Sansome
Elder & Shepard.....238 Post
Hanak & Hargens.....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....204 Pine
Robertson, A. M.....126 Post
S F. News Co.....242 Geary
Tauzy, J.....238 Kearny
Whitaker & Ray Co., The.....723 Market

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co.....129 Sansome
Dietle, Chas.....235 Bush
Eisenberg, Henry.....406 Kearny
Helm, F. L.....234 Stockton
Kast & Co.....738 Market
Keenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Nolan Bros. Shoe Co.....312 Market
Philadelphia Shoe Co.....10 Third
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....25 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe Co.
.....18 Second
Williams-Marvin Co.....569 Market
Young, George H.....117 Bush

BOTTLE MANUFACTURERS.

Illinois Glass Co.....525 Sacramento

BOX MANUFACTURERS.

Gray's Harbor Commercial Co.....237 Cal

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Phoenix Brewing Co.....528 Noe
Schuster & Kroenke.....427 Valencia
Union Brewing Co.....18th & Florida
Wunder Brewing Co...Scott & Greenwich

BREWERS' & BOTTLERS SUPPLIES.

Abramson-Heumach Glass Co...10 Main
Bauer-Schweitzer, H & M. Co.....
.....622 Sacramento

BRICK MANUFACTURERS.

Patent Brick Co.....240 Montgomery

BRIDGE BUILDERS.

S F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Harper, F F G. & Co. ...407 Washington
Heise, Chas. Ed & Co.....510 Battery
Mattoon & Dangiada.....508 Battery
Mayhew, F. E & Co.....424 Battery
Reed, George W.....509 Battery
Swayne, Hoyt & Co.....426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F E.....122 Davis
DuVal, W. M. & Co.....221 Front
Mackie, Wm.....53 Flood Bldg
Page Bros.....30 California
Woods, Maillard & Schmiedell.....
.....307 Sansome

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington.....324 Montgomery
Barth, J & Co.....401 California
Bowman, G. F.....323 Hayward Bldg
Girvin & Lyte.....30 California
Goldman, Max.....312 Pine
Hecht Bros & Co.....312 Pine
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Peltzer & Co.....Clunie Bldg
Pollis, Edward & Co.....403 California
Rebfish & Hochstadter.....413 California

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg. Co..2178 Seventeenth

BUILDING AND LOAN ASSOCIATIONS.

Continental Building and Loan Asso-
ciation.....301 California
Pacific States S. L. & B. Co.....410 Pine

BUILDING MATERIALS.

Waterhouse & Price..29 New Montgomery

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co.....116 Battery

BUTCHERS.

Baccus, R. T.....
.....SW. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Buckham, Robert F.....906 Valencia
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Foly, Heilbron & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Stone & Ecklon Co., The.....236 Sixth
Thaffe, Wm. & Co.....1537, 15th Ave. So.

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.....770 Mission

CAPITALISTS.

Bishop, Chas. R.....530 California
Center, John..NE. cor. 16th and Shotwell
Dean, Walter E.....81 Nevada Block
Denman, James.....2318 Steiner
Ehrenpfort, Wm.....801 Fillmore
Fontana, Mark J.California and Front sts
Gage, W. S.....330 Market
Hayward, Alvinza.....532 Market
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Levy, H M.....41 Nevada Block
Moore, A A. Jr.....Claus Spreckels Bldg
Phelan, Jas. D.....Phelan Bldg
Podiatowski, A.....Crocker Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works.....
.....Geary and Stockton
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.

Murray, S C.....637 Howard
Robinson & Gillespie.....17 Sutter

CARPETS.

Cordes, W. F.....Emporium
Cottage Art Carpet Co.....226 Powell
Gutzkow Bros.....955 Market
Hulse, Bradford & Co.....700 Mission
Schlueter & Volberg.....217 Sutter
Walter, D. N. & E. & Co.....529 Market

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works.....
.....702 Valencia
Cal. Carpet Cleaning Works 329 Guerrero
Hampton & Bates.....216 Church
Spaulding, J & Co.....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Glenn, A. G. & J. Q.....1321 Market
Grave, B. & Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons..Golden Gate Ave & Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....
.....Market & Tenth
Wertsch, William...100 Golden Gate Ave

CASH REGISTERS.

Autographic Register Co.....523 Market
Freeman, I.....1327 Market

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet Cemetery .....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....
....661 Mission

CHARCOAL.

Ohlandt, N. & Co.....Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.....
....San Bruno Road and 27th
Western Chemical Co.....Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis .....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben..... .....101 Powell
Aubin, Aug. H.....1 Grant Ave
Blaskower, M. & Co.....223 Montgomery
Brandt, Jacob.....415 Battery
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....314 Sacramento
Lane & Connelly.....204 Market
Langstadter, L. S.....401 Geary
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas... .....101 Grant Ave
Ordenstein, Max..... .....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.... ....508 Washington
Schmidt & Bendixen.....3 Market
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....
....NE. cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Well, W. M. Co.....106 Pine

CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

CLOAK AND SUIT HOUSES.

Callleau, Armand .....114 Kearny
Columbia Cloak and Suit House.....
....1022 Market
Davidson, D. M. & Co.....52 First
Golden Gate Cloak and Suit House..
....1230 Market
Kelly & Liebes..... .....120 Kearny
Livingston & Co..... .....867 Market
O'Brien, James.....1023 Market
Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner.....23 Montgomery
Brown Bros. & Co.....121 Sansome
Frank Bros.... .....535 Kearny
Hirsch Bros.... .....221 Montgomery Ave
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co.....11 Battery
Jewell, G.....530 Kearny
Kellus, Chas. & Co.....132 Kearny
Mandel, Pursch & Wiener....125 Sansome
Neustadter Bros.... .....133 Sansome
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny & Post
Schwartz, A.....62 Third
Straus, Louis .....11 Sansome
Summerfield & Roman....Fifth & Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cornwall, P. B.....204 Front
Fritch, Geo ... .110 East
Greenberg, A. H.....1419 Ellis
Middleton, John..... .....309 Stockton
Morton, Thomas.... .....674 Geary
Oregon Coal & Navigation Co.....
....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's John, Sons.....202 Sansome
San Francisco & San Joaquin Coal Co.
....616 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Wainwright & Easton .....131 Folsom
Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co.....117 Washington
Armsby, J. K. & Co.....138 Market
Biagi, D. & Co.....520 Sansome
Caffrey, John .....21 Sutter
Christy & Wise Com. Co.....223 California
Cutter & Mosely.....302 California
Dairymen's Union .....128 Davis
DeBernardi, D. & Co.....409 Front
Demartini, John & Co....315 Washington
Dempster & Son.....320 Sansome
Dennison, Fleweger & Co.....117 Sacramento
Deteis, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....611 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Lyden & Co. ..... 111 Front
Freitas, M. T. & Co.....325 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri .....309 Washington
Greenway, E. M...Vallejo St. Warehouse
Griffin & Skelley Co.....132 Market
Grinbaum, M. S. & Co., Ltd.....215 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hansen, John R. & Co.....310 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....10 Davis
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivancovich, J. & Co.....209 Washington
Kittle & Co.....202 California
Landsberger & Son.....123 California
Leist, C. J. & Co...Sacramento and Davis
Lercari, C. J. & Co.....524 Sansome
Levy, S. M. & Co.....420 Front
Lichtenberg, William.... .....215 Sansome
Lichtenberg, R..... .....303 California
Loaiza, W. & Co.....218 Sansome
Lowry, W. G. & Co.....40 California
Macpherson, A. M.....215 Washington
Martin, Feusler & Co... ... ...309 Clay
McLeod, Daniel.... .....321 Bush
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall..... 310 Washington
Montealegre & Co.....410 Hayward Bldg
Nardini, A. & Co.....324 Davis
Pettigrew, John M.....210 California
Phillips, M. & Co.....202 Market
Porter Bros. & Co.Washington & Drumm
Price, W. C. & Co.....413 Front
Scatena, L. Co.....104 Washington
Schwartz Bros..... .....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific Milling Co..224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Welch & Co.....220 California
Wetmore Bros.... .....415 Washington
Wheaton, Pond & Harrold.....110 Davis
Williams, The H. A. Co.....308 Market
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Young, Carlos G.....122 Davis
Zentner, J. & Co....Front & Washington

CONFECTIONERS.

Blum, S ... ...Polk & Sutter
De Martini, L. Supply Co.....112 Front
Gruenhagen & Co.....20 Kearny
Guillet, Chas..... .....905 Larkin
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....222 Battery
Lechten Bros..... .....1257 Polk
Maskey, Frank.... .....32 Kearny
Roberts, Geo. F. & Co....Polk and Bush
Rothschild & Ehrenpfort.....35 Main
Strohmeier, W. A. & Co.....1006 Market
Seidl, J. & Co.....658 Mission
Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.... .....
... .N.E. cor. Broadway and Front

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph..... ... 39 Flood Building

COTTON GOODS.

California Cotton Mills Co..East Oakland, Cal.

CRACKER MANUFACTURERS.

American Biscuit Co.....
....Broadway and Battery
Macdonald, J. G.....1120 Market
Pacific Coast Biscuit Co.....601 Folsom

CREDIT BUREAU.

Credit Agency.....508 California
Merchants' Credit Assn. of Cal.....
....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine
Cowen-Heineberg Co. ... ...220 Sutter
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....403 Market
Sternheim, S. & Son.....528 Market
Wiedero, H O.....Fourth and Mission

CUTLERY.

Helliwell, R.....108 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market
Wilson & Bro.....20 Drumm

DRAYMEN AND STORAGE.

Bekins Van & Storage Co.....630 Market
Bocarde, J. B., Drayage Co...22 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....100 California
McNab & Smith.....205 Davis
Morton Draying & Whse. Co., The..
....110 Battery
Overland Freight Transfer Co..203 Front
Ranbinger Bros.... .....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K..... .....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co....Bryant and Second
Western Transfer & Storage Co.323 Front

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave
Boericke & Runyon.....231 Sutter
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Clough, Frank..... .....400 Ellis
Esters von Krakau, W.....25th & Folsom
Fauda, C. O..... .....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
....S. W. cor. Van Ness Ave & Geary
Gates, J. R. & Co.....417 Sansome
Gleason Bros. ....Clay & Kearny
Hainer, Rd. Drug Co.....699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....3402 Mission
Searby's Pharmacy..... ....400 Sutter
Schmidt Val....S. W. cor. Polk & Jackson
Smith, E. J.....cor. 6th and Folsom
St. Nicholas Pharmacy..Market & Hayes
Wakelee & Co.....Bush and Montgomery
Weck, Co., F. A.....127 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
City of Paris Dry Goods Co., The....
....Geary & Stockton
Curtin, C..... .....911 Market
Davis, R. D. & Co..Geary & Grant Ave
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg.....31 Grant Ave
Hale Bros.....979 Market
Kohlberg, Strauss & Frohman..107 Post
Kennedy, R. T. Co.....1106 Market
Lippman Bros.....495 Hayes
Livingston Bros... .....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Moran, J. M. & Co.....1009 Market
Murphy, Grant & Co...Sansome & Bush
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D....
....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Silverman, J..... .....222 Third
Stern, M. A..... .....1274 Geary
Strauss, Levi & Co.....16 Battery
Weill, Raphael & Co....Kearny and Post
Weinstock, Lubin & Co..Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning Works, The .....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College.....24 Post
S. F. Business College.....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner....Fremont & Howard
Electrical Engineering Co....509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Elec. Corp.....527 Mission
Cal. Electrical Works.....547 Mission
Electric Railway and Manufacturers' Supply Co..... .....68 First
General Elec. Co....Claus Spreckels Bldg
Hetty Bros..... .....126 Eddy
Klein Elec. Works, The J. M.....
....421 Montgomery
Summerhayes, W. R.....627 Howard

ELECTRICAL MACHINERY.

Westinghouse Electric & Mfg. Co....
. . . . . 425 Market

ELECTRO-PLATERS.

Central Plating Works. .. ....22 Jessie
Denniston's San Francisco Plating Works ....743 Mission
Golden West Plating Works....103 Beale
Merle, A. Company..... .....515 Mission

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co.....122 Main
Cahill & Hall Elevator Co.....123 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....209 Second

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D.....34 East

ENGINEERS' SUPPLIES.

Pickthall, M. & Co.....105 Fremont

ESSENTIAL OILS.

Boldemann, A. C. & Co..... ...120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P.....6 California
Wellman, Peck & Co.....201 Market

FIRE PROOFING.

Western Expanded Metal & Fire Proofing Co...415 Claus Spreckels Bldg

FIREWORKS.

California Fire Works Co.....219 Front

FISH DEALERS.

Drysellus & Co.....93 Cal. Market

FLORISTS.

Jacquemet, J. & Co.....506 Eureka
Shanahan Florist Co.....107 Powell
Shibeley, Frank P.....311 Sutter
Sievers & Boland.....25 Post

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Deming, Palmer M. Co...114 Sacramento
Hinz & Plagemann.....120 Mission
Sperry Flour Co.....134 California
Stockton Milling Co.....112 California

FRUITS AND VEGETABLES.

Foster, C. M. & Co.....727 Market
Omey & Goetting.....California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A.....340 Post
Bateman, William.....835 Folsom
Breuner, John Co.....967 Market
Chicago Clock Co.....113 Grant Ave
Eastern Outfitting Co.....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H.....643 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co.....750 Mission
Kragen Furniture Co.....1015 Market
McCann, Belcher & Allen.....600 Sutter
Milwaukee Furniture Co.....932 Howard
Pattosien Co..... .....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith, Furniture Co., A. B.....128 Ellis
Sterling Furniture Co.....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Yawman & Erbe Mfg Co.....
..... .Mission and New Montgomery

FURNITURE MANUFACTURERS

Doernbecher Furniture Co..27 New Montgomery

FURS.

Berwin & Gassner.....110 Kearny
Hoelich, Albert.....116 Grant Ave
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant ave

FUSE MANUFACTURERS.

Ensign, Bickford & Co.....220 California

GAS FIXTURES.

California Gas Fixture Co.....330 Post
Day, Thos. Co.....725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co.....310 Market
Union Gas Eng. Co.....244 First

GAS GOVERNORS.

Universal-Pacific Gas Governor Co...
....310 Geary

GAS METERS AND STOVES.

Pacific Meter Co.....17 Fremont

GAS REGULATORS.

Gas Consumers' Association.....344 Post

GENERAL MERCHANDISE.

Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.

United States Glass Co.....18 Sutter

GLOVES.

Moss, Geo. A.....101 Post
Smith, W. M.....200 Post
Steinberger & Kalisher.....230 Sutter

GLUE MANUFACTURERS.

California Glue Works.....123 California

GRANITE AND MARBLE DEALERS.

Back, F. J.....791 San Jose Ave

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.....125 Geary

GROCERS.

Bibo, Newman & Ikenberg.....1447 Polk
Claussen, C.....23d and Capp
Cluff, William C.....18 Front
Ehrman, M. & Co.....104 Front
Foge, J. M.....5th and Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Hollmann, Henry.....2806 Mission
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Levi, H. & Co.....36 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Rathjen Bros.....39 Stockton
Ring Bros.....19th & Castro
Smith's Cash Store.....27 Market
Sussman, Wormser & Co.....
.....S. E. cor. Market and Main
Tillman & Bendel.....327 Battery
West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bremer, O. A.....820 Kearny
Clabrough, Golcher & Co.....533 Market
Shreve & Barbor.....511 Kearny

HARDWARE.

Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....507 Market
Brownlee, J. P.....1612 Market
Dunham, Carrigan & Hayden Co..19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson...235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works.....159 Fremont
Mangrum & Otter, Inc.....581 Market
Marwedel, C. F.....58 First
Montague, W. W. & Co.....309 Market
Montanya, J. De La Co.....606 Battery
Mossford, Moses.....3885 24th
Osborn Hardware & Tool Co...414 Market
Pacific Hardware and Steel Co.....
.....Mission and Fremont
Palace Hardware Co.....693 Market
Philpott & Armstrong.....823 Market
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....514 Fourth
Tay, Geo. H. Co.....49 First
Taylor & Pritchard.....12 Market
Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer K. & Son.....8 Kearny
Triest & Co.....116 Sansome
Paloo Hat Co.....578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....105 Steuart
Goss, Chas. E.....2100 Mission
Meyer, Albert.....2303 Geary
Merrow, Geo. & Co.....303 California
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermeil, J. L.....Seventh & Brannan

HEATING AND VENTILATING.

Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc
S. E. cor. New Montgomery & Mission

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush near Kearny
Gallagher, John P.....Langham Hotel
Holm & Saxtorph, Baldwin House.....
.....30 Ellis
Hotel Bella Vista.....1001 Pine
Hotel Rafael.....San Rafael
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas.....Market and Hayes
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co.....22 Second

ICE DEALERS.

Consumer's Ice Co.....420 Eighth
Merchants' Ice and Cold Storage Co...
.....212 Clay
Union Ice Co.....736 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co.....416 California
Hagge & Stovel.....411 California
Berthau, Cesar.....423 California
Butler & Hewitt.....412 California
Com'l Union Assurance Co.....
.....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Harris Geo D.....Hayward Bldg
Fidelity & Casualty Co.....318 California
Fireman's Fund Insurance Co.....
.....401 California
Forbes, A. B. & Son...Mutual Life Bldg
German Ins Co, of Freeport.....237 Pine
Grant, Geo F.....321 Sansome
Gutte & Frank.....303 California
Herold, Rudolph, Jr.....415 California
Ins. Co. of North America..412 California
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins. Co.,
The.....422 California
Maubeim, Dibbern & Co.....217 Sansome
Milwaukee Mechanics' Ins. Co.....
.....410 California
Natham & Kingston.....501 Montgomery
New Yrrk Life Ins. Co.....Mills Bldg
New Zealand Ins. Co.....312 California
Norwich, Union Fire Ins. Society.....
.....314 California
Pacific Mutual Life Ins. Co of California...Montgomery & Sacramento
Pacific Surety Co.....Safe Deposit Bldg
Parker, Chas. M. T.....214 Pine
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co.....
.....Mills Bldg
Shields, A. M.....Crocker Bldg
Transatlantic Fire Ins. Co..213 Sansome
Turner, Geo. W.....315 Safe Deposit Bldg
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson, Horace.....201 Sansome

IRON WORKS.

California Iron Yard.....640 Second
Morton & Hedley.....234 Fremont
Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....841 Market
Barth, Rudolph.....141 Post
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Densing Jewelry Co.....1010 Shotwell
Elsenberg, A. & Co.....126 Kearny
Elgin National Watch Co.....206 Kearny
Fershtand, Theodore.....126 Kearny
Olindeman, W.....5 Third
Greenzweig, George & Co.....206 Kearny
Hall, A. I. & Son.....643 Market
Huguenin, Adolph.....824 Market
Jenkel, John R.....817 Market
Judis, Alphonse Co.....4 Chronicle Bldg
Lundberg & Hoy.....232 Post
Nerdman Bros.....131 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Rothschild & Hadenfeldt.....207 Sutter
Schumacher & Co.....621 Market
Schussler, M. & Co.....713 Market
Schwartze K. G.....592 Battery
Schweitzer, Joseph.....707 Market
Shreve & Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinsheok.....220 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
Jacobs & Co.....113 Kearny
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Caro, A. W.....Geary & Powell
Feder, M.....139 Ellis
Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Rothschild, M.....526 Sutter

LAMPS.

Boesch Lamp Co.....585 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
S. F. Laundry Association.....131 Ellis
U. S. Laundry Association..3111 Sixteenth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co..583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front
Brown & Adams.....109 Battery
Frank, S. H. & Co.....408 Battery
Harpham & Jansen.....524 Washington
Klopper & Dulfer.....209 Mason
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIGHT AND POWER COMPANIES.

Equitable Gas Light Co....516 California

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm

LITHOGRAPHERS.

Bosqui Printing & Engraving Co.....
.....523 Clay
Britton & Rey.....525 Commercial
Mutual Label & Litho. Co..2d & Bryant
Roesch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....409 Taylor
Kelly, Thos & Sons.....1629 Pine
McCord, Alex & Co.....221 Ellis
Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Caspar Lumber Co.....210 Hayward Bldg
Doe, Chas. F. & Co.....101 Howard
Dolbeer & Carson.....10 California
Gray's Harbor Commercial Co.....
.....237 California
Gualala Mill Co.....5 Market
Hihn, F. A. Co.....Santa Cruz
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1610 Devisadero
Morrison Lumber Co.....732 Brannan
Pope & Talbot.....314 California
Renton, Holmes & Co.....35 Steuart
Scott & Van Arsdale L. Co.....
.....Fifth and Brannan
S. F. Lumber Co.....Third & Berry
S. F. Timber Preserving Co...223 Folsom
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Truckee L. Co. of S. F.....6 California
Union Lumber Co.....Sixth & Channel
Wigmore, John & Sons Co.....29 Spear

MACARONI MANUFACTURERS.

California Italian Paste Co.....
.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply Co 332 Howard
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone...21 Fremont
Henshaw, Bulkley & Co.....
.....Fremont and Mission
Martin Pipe & Foundry Co.....
.....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co.....32 First
Oriental Gas Engine Works..229 Folsom
Pacific Tool and Supply Co...467 Mission
Ralston Iron Works.....222 Howard
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co...
.....26 First
Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F.....12 Drumm
Hughson & Merton.....105 Front
Marsh & Kidd.....522 Market
Poett & Center.....123 California
Robinson, Geo. H.....226 Bush

MATCH MANUFACTURERS.

Metropolitan Match Co.....5 Front

MATTRESS AND UPHOLSTERY.

Schrock, W. A.....21 New Montgomery

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery
Baumel, Fred J.....1018 Market
Brenner-Ulman Co., The.....17 Battery
Bullock & Jones Co.....105 Montgomery
McNamara & Moran.....7 Battery
Cluett, Peabody & Co.....582 Mission
Elrick & Webster.....209 Montgomery
Gibson, J. T.....1201 Market
Greenebaum, Weil & Michels..17 Sansome
Hansen & Elrick.....Market & Third
Keller, M. J. Co.....1028 Market
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market

MERCHANT TAILORS.

Block & Georges.....119 Sutter
Francis & Co.....327 Montgomery
Grawill, W. L. Co.....Crocker Bldg
Lamas, Leon.....1117 Market
Lyons, Charles.....721 Market
Pohelm, J. T.....1110 Market
Reid, John.....907 Market
Smith, J.....906 Market
Williams Bros.....111 Sutter

METAL WORKS.

American Can Co.....209 Mission
Finn, John Metal Works.....313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co.....
.....618 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson..1228 Folsom
Cal. Milk Producers' Assn.....428 Turk
Jersey Farm Co.....851 Howard
Loewe, Wm G.....921 Russia
Millbrae Co.....Ninth and Mission
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 Sixteenth

MILLINERY.

Hink & Landt.....543 Market
Holm & Nathan.....512 Market
Muller & Raas Co.....731 Market
Spencer & Mitau.....1026 Market
Toplitz, R. L. & Co.....545 Market

MILLWRIGHTS.

Dilbert Bros Mfg Co.....235 Mission

MINERAL WATERS.

Consumer's Seltzer Water Co.....1331 Folsom
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co.....
.....Sixth and Brannan

MINERS' AND ASSAYERS' SUPPLIES.

Taylor, John & Co.....63 First

MINING COMPANIES.

Alaska Treadwell Gold Mining Co.....
.....Mills Bldg
Bourn, W. B.....401 California
Quarre, Geo.....Cal. Safe Deposit Bldg

MUSICAL INSTRUMENT DEALERS.

Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Kohler & Chase.....28 O'Farrell
Mauvais, The Zeno Music Co..769 Market
Mauzy, Byron.....308 Post
Sherman, Clay & Co.....139 Kearny

MUSLIN AND FLANNELETTE UNDERGARMENTS.

Reynolds, Geo. W.....597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

OILS.

Standard Oil Co.....421 Market
Weed, F. F., Sec'y Lion Oil Co.....
.....927 Market

OPTICIANS.

Berteling Optical Co.....16 Kearny
California Optical Co.....306 Kearny
Chinn-Beretta Optical Co.....991 Market
Haskell & Jones Co.....243 Grant ave
Hirsch & Kaiser.....7 Kearny
Kahn, H. & Co.....612 Market

ORIENTAL RUGS.

Hagopian & Co.....230 Post

OYSTER DEALERS.

Dorbee & Immel.....30 Union Sq. Market
Morgan Oyster Co., The.....611 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association...308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....46 Ellis
Chaeb, C. G. & Co.....7 Front
Fuller, W. P. & Co.....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....115 Front
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons.....729 Devisadero
Brace, N.....3020 Sixteenth
Bradley & Son.....923 Mission
Davis, H.....236 Powell
Fraser, John P.....306 Stockton
Gercke & Weber.....717 Larkin
Hartmann Palot Co.....319 Third
Stader, C.....Glen Park
St. Denis, J. & Co.....320 Sutter
Stein, M.....759 Market
Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold, P. B. Factory...14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Crown Paper Co.....707 Front
Union Bag & Paper Co.....406 Front
Union Pulp & Paper Co.....410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co.....520 Market

PAPER PATTERNS.

Butterick Publishing Co., Ltd., The.....
.....201 Post

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo.....2119 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
California Fig Syrup Co.....392 Church
Gordin-Gladys Co.....514 Pine
Law, Herbert E.....2304 Van Ness Ave
National Pharmacy Co.....214 Townsend

PHOTOGRAPHERS.

Sewell, Daniel.....1025 Market
Taber Photo Co.....121 Post

PHOTO-ENGRAVERS.

Bolton & Strong.....510 Montgomery
Sunset Photo & Engraving Co.....
.....106 Union Sq. Ave

PHOTOGRAPHIC SUPPLIES.

Klirk, Geary & Co.....112 Geary

PICKLE MANUFACTURERS.

Fisher Packing Co.....509 Commercial
Loeffler, Joho.....422 Fifth
Pacific Vinegar & Pickle Works.....
.....122 Davis

PLANING MILLS.

Birth, L. H.....700 Bryant
Hanseo, A.....Berry near Sixth
Townley Bros.....18th and Folsom
Young, James.....Beale and Mission

PLUMBERS.

Forsyth, W. C.....106 Golden Gate Ave
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son.....551 Clay
Wilson, W. F.....328 Stockton

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co.....211 Clay
Buttgenbach, Joseph.....338 Fourth
Cudahy Packing Co.....513 Front
Heineman & Stern.....916 Larkin
Roth, Blum & Co.....301 California
South S. F. Pack. & Prov. Co..117 Davis
Western Meat Co....Sixth and Townsend
Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.

Fedora, A.....526 Montgomery
O'Brien & Spotorno.....Cal. Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.

The California Powder Works 320 Market

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....230 California

PRINTERS.

Bent & Meyerderks.....40 California
Commercial Publishing Co.....463 Mission
Cubery & Co.....587 Mission
Dempster Bros...Glen Park Av. & Bond
Eastman, Frank & Co.....609 Clay
Freygang-Leary Co.....113 Davis
Hughes, Edward C.....611 Sansome
Janssen Printing & Binding Co.....23 Stevenson
Monahan, John & Co.....412 Commercial
Munk, R.....805 Mission
Murdock, C. A. & Co.....532 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The.....656 Mission
Sterett Printing Co.....933 Market
Stuetzel & Co.....109 California

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PRINTING MACHINERY

Swain, Hadwen Mfg. Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co.....54 Crocker Bldg
De Vecchi, Dr. Paolo.....Crocker Bldg
Flood, James L.....7 Nevada Block
Felton, C. N.....331 Pine
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland.....2304 Van Ness Ave
Mackay, John W.....7 Nevada Block
Marye, Geo. T., Jr.....234 Montgomery
Parrott, John.....401 Parrott Bldg
Payson, A. R.....641 Market
Pierson, Wm. M.....324 Pine
Pillsbury, E. S.....105 Crocker Bldg
Quinn, John E.....2310 California
Shields Estate Co.....324 Bush
Tevis, Wm. S.....Mills Bldg
Wilson, A. W.....Hotel Richlieu

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.....149 First
Jackson, Byron Machine Works.....411 Market

RAILROAD TIES AND TAN BARK.

Bender Bros.....5 Market

REAL ESTATE DEALERS.

Aahton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....10 Montgomery
Baldwin, O. D. & Son.....22 Montgomery
Breese, G. L. & Co.....Hayward Bldg
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co.....20 Montgomery
Bush, David & Son.....20 Montgomery
Center & Spader.....11 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Giselman, William, Trustee.....120 Phelan Bldg
Hendricksen, William & Co.....614 Claus Spreckels Bldg
Heyman, Jacob & Son.....117 Sutter
Hooker & Lent.....14 Post
Investors' Agency, The...137 Montgomery
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons.....5 Montgomery
McElroy, R. D.....4 Phelan Bldg
Oliver, B. P.....114 Montgomery
Patterson, Geo. W. H. & Co.....11 City Hall Sq
Pforr, John.....1183 Oak
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shainwald, Buckbee & Co.....210 Montgomery
Smith, Julien.....420 Montgomery
Strassburger, I & Co.....484 California
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc.....513 California

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting & Lead Works.....416 Montgomery

RESTAURANTS.

Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Blanco & Brun...N.E. cor. Eddy & Mason
Breuaa, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland.....329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. O.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Page & Falch.....Turk and Mason
Peterson, P.....523 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ruediger & Loesch.....111 Larkin
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....Market and Park Ave
Young, H. H.....228 Kearny
Zinkand, Chas. A.....927 Market

RIGGERS.

Rice, Peter.....17 Howard

ROOFERS & ROOFING MATERIALS.

Pacific Refining & Roofing Co.....113 New Montgomery

RUBBER GOODS.

Bost. Wov. Hose & Rubber Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....677 Market
G. P. and Rubber Mfg. Co., The.....30 Fremont
Morgan & Wright.....305 Larkin
N Y. Belting & Packing Co...509 Market
West Coast Rubber Co.....587 Mission
Winslow, C. R. & Co.....44 Second

SAFES.

Hall's Safe & Lock Works.....605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....221 First

SEEDS AND GRAIN.

Bowen, E. J.....315 Sansome
Hillens, F.....200 Davis

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....403 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....1358 Market
Steiger Terra Cotta & Pottery Works.....Mills Bldg.

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co..334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.

Hay & Wright.....36 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd....308 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. B.....123 California
Dieckmann & Co.....421 Market
Eddy, Falk & American Trading Co..123 California
Grace, W. R. & Co.....N. E. cor. Cal. & Battery
Johnson-Locke Mercantile Co.....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....416 Safe Deposit Bld
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Fergusen & Co.....310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co.....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co.....124 California
Pinet, J. Co.....604 Jackson
Plummer, Geo. E. & Co.....54 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Ulrichs, J. F.....122 Clay
Webster & Dunbar.....304 Davis
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chreatofferaen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Berman, O.....48 Ellis
Ide, Geo. P. & Co.....616 Market

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Glootz.....307 Sacramento
Lilie, Charles..N.W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.

Herstmann Co., John.....675 Bryant

SODA WATER MANUFACTURERS.

Becht, J. G. & Co.....304 Stockton
Belfast Ginger Ale Co...Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

SPORTING GOODS.

St. Germain Billiard Co.....17 Fremont

STAMP DEALERS.

Makins & Co.....506 Market
Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....43 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Benestell & Co.....401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..6 Montgomery Ave
International Nav. Co.....30 Montgomery
Occidental & Oriental Steamship Co..421 Market
Pacific Coast Steamship Co....10 Market
Pacific Mail Steamship Co....421 Market
Peterson, James P.....3 Steuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eschen & Minor.....8 Mission
Freese, A. C.....65 Mission
McAllister, Woodside & Co.112 Leidesdorff
Menzies, Stewart & Co.....514 Battery

STORE AND OFFICE FIXTURES.

Simmen, John.....348 Phelan Bldg
Thoms, J. W....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Steiger & Kerr.....350 Main

STOVES AND RANGES.

Schieck, John C.....13 Bluxome

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro.....815 Market
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar & Syrup Co...3460 Twenty-fifth
Long Syrup Refining Co....8th & Brannan
Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.

Empire Milling Co.....310 Townsend

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co.....578 Mission
Byrne, Jos. & Co.....1145 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter
Stein, Simon & Co.....Second & Market

TAILOR TO TRADE.

Hilp, Henry.....569 Market

TANNERS.

Eagle Tannery...26th & San Bruno Ave
Legallet-Hellwig Tanning Co...401 Front
Norton Tanning Co.....312 Clay

TANNING EXTRACTS.

California Tanning Extract Co.....218 California

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.....118 Market
Burmester, Henry W.....1143 Market
Castle Bros.....463 Mission
Caswell, Geo. W. & Co.....414 Sacramento
Folger, J. A. & Co.....104 California
Guittard Mfg. Co.....119 Front
Hills Bros.....128 Market
Huddleston & Co.....62 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co.....108 Market
Thierbach, Chas. F. & Co.....306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The.....216 Bush
Welhe, E. F.....Supt. Am. Dist. Telegraph Co

TENTS AND AWNINGS.

Ames & Harris, Inc.....100 Sacramento
Neville & Co.....31 California

THEATRES.

Belasco, Fred.....Alcazar Theatre
Walter Orpheum Co.....113 O'Farrell

TIN CAN MANUFACTURERS.

Union Can Co. of S. F.....Battery & Lombard

TIN PLATE MANUFACTURERS

Williams, I. B.....Mills Bldg

TITLE INSURANCE.

California Title Ins. and T. Co.....410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co.....251 Jessie
S. F. Towel Co., The.....819 Folsom

TRANSFER COMPANIES.

Commercial Transfer Co.....116 O'Farrell
Morton Special Delivery Co....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....20 Market
River Express Co.....10 Drumm
Wells, Fargo & Co.'s Exp....2d & Mission

TRUNKS.

Fifield, E. L. & Co.....63 Stevenson
Hirschfelder & Meaney.....14 Sutter
Maim, C. A. & Co.....220 Bush
Oppenheimer, James.....1 Ellis

TRUSSES AND ELECTRIC BELTS.

Pacific Electric Belt & Truss Co.....106 Ellis

TURKISH BATHS.

Burns, Edw. F.....11 Grant Ave
Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....110 Montgomery
Bannan's Typewriter Exchange.....307 Montgomery
Bernemann, Geo. C. & Co.....117 Sutter
United Typewriter & Supply Co.....327 Montgomery
Wyckoff, Seamans & Benedict.....211 Montgomery

UNDERTAKERS.

Gray, N. & Co.....641 Sacramento
Halsted & Co.....946 Mission
Maass, H. F.....917 Mission
Truman, Chas. H. J. & Co....1909 Mission
United Undertakers' Association..27 Fifth
Valente, Marini & Co.....1524 Stockton

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....123 Geary

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works....404 Battery

WAGON & CARRIAGE MATERIALS.

Holt Bros. Co.....30 Main

WALL PAPER AND MOLDINGS.

Clark, G. W. & Co.....306 Post
Quadt, John.....1614 Market
Uhl Bros.....655 Market

WAREHOUSES.

Grangers' Business Association.....309 California
Haslett Warehouse Co., The.....206 California
Lemman Bros.....Townsend & Japan
Sansome Street Warehouse, Inc.....809 Sansome
S. F. Warehouse Co.....41 First

WELL BORERS.

Lowe, J. W.....126 Kearny

WINES AND LIQUORS.

Arnhold, B. & Co...Townsend & Stanford
Berges & Domeniconi.....708 Sansome
Bieber, P. P. & Co.....824 San Jose Ave
Bielenberg & Wenlger.....101 Powell
Braunschweiger & Co.....6 Drumm
Buneman, H.....319 Front
Cahen, Louis & Son.....418 Sacramento
California Wine Association.....661 Third
Carroll & Carroll.....120 Front
Cavagnaro, F.....644 Clay
Chalx & Bernard.....756 Brannan
Cbauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co.....100 Front
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The...Market and Second
Hey, Grauerholz & Co.....224 Front
Hildebrandt, Posner & Co.....610 Front
Holtum Bros., Inc.....565 Market
Holtum, Ferdinand.....617 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agric. Col..618 Montgomery
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi.....Second & Bryant
Leuenberger, E. & Co.....1417½ Folsom
Levingston, M. A.....698 McAllister
Livingston & Co.....206 Davis
Lubben, John.....California & Sansome
Lyons, E. G. & Raas Co., The.....649 Mission
Mann, C. M., auc. to I. de Turk.....216 Sacramento
Martin, E. & Co.....64 First
Martinoni, E.....714 Front
McLeod & Hatje.....615 Market
Meinecke, Chas. & Co.....314 Sacramento
Metzger, Leo & Co.....118 Battery
Meyerfield, Mitchell & Co.....116 Front
Mohns & Mohns, Inc.....29 Market
Moore Hunt Co., The Jesse.....200 Davis
Naber, Alfa & Burne.....323 Market
Napa and Sonoma Wine Co.....115 Ellis
Oakville Wine Co.....Folsom and Army
Pike, B. D. & Co.....213 Battery
Rosenblatt Co., The.....113 Pine
Rothenberg, S. B. & Co.....117 Battery
Royal Eagle Distilleries Co....601 Market
Samuel Bros. & Co.....621 Market
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender.....Brannan & Boardman
Schultz, Wm. A. & Sons.....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros & Plagemann....323 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Taussig, Louis & Co.....26 Main
Van Bergen, N. & Co.....418 Clay
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....318 Clay
Wilmerding-Loewe Co.....60 First

WIRE AND WIRE ROPE.

American Steel & Wire Co.....10 Pine
Roebling's, John A. Sons Co..25 Fremont

WOOD DEALERS.

Union Wood and Timber Co.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.

Bush & Mallett Co.....328 Post

WOOD AND WILLOW WARE.

Kasper Bros., & Co.....206 Battery
Levenson & Co.....209 Front
Unna, Harry Co., The.....113 Battery

WOOL.

Denigan, Thos., Son & Co....132 Market
Koshland, S. & Co.....222 California
San Francisco Wool Sorting & Scouring Co.....652 Fifth

WOOLEN MANUFACTURERS.

Golden Gate Woolen Mfg. Co..535 Market

WRECKERS.

Whitelaw Wrecking Co.....253 Spear

MERCHANTS' ASSOCIATION REVIEW.

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

THE MERIT SYSTEM IS GAINING.

There is nothing the spoils politician has so bitterly hated and persistently fought as the introduction of the merit system, or civil service reform, in administrative offices. It was a thing that cut at the roots of his power, and he has foreseen from the beginning that it would in time so change politics that there would be "little in it" for him.

In view of that fact, persons interested in proper administration can derive a good deal of encouragement from the optimistic and confident tone of the Civil Service Commission's latest report. It shows that the merit system is thriving and that most of the city departments are beginning to act in accordance with the spirit of the law.

The Commissioners refer to the system as being firmly established in the municipal government, and speak of the Police and Fire Departments as having been removed from the clutch of the spoilsmen. Letters from heads of departments are appended to the report, some of which are highly commendatory of the Civil Service administration.

And some are not. That was only to be expected; nor must it be considered that civil service reform is above criticism. Its more intelligent advocates never claimed perfection for it, and deny the right of its opponents to declare it a failure because it has not worked perfectly. It would not be hard to show that a really reformed civil service is vastly better than an unreformed one, and when that is shown, the case in its favor is proved.

The Board of Works has complained that the craftsmen certified to that department are "partly inefficient." To which the Commissioners reply: "If they are inefficient, charges should be preferred against them. Either they are efficient, or the Board of Public Works is derelict in not preferring charges against them."

We submit that the retort is rather neat. It disposes of the dear old stock accusation that the merit system does not supply the city offices with any better servants than the Solid Seven used to do. It also calls attention to the fact that the system lays a duty on every head of a bureau or department—the duty of keeping the bureau or department free from loafers. If a man certified by the Commission is fit for his place he is to keep it. If not, the law contemplates that he shall be removed on a proper showing of unfitness. The merit system exists as much to put incompetent men out of positions as to put competent ones in.

It is lamentable that the charter failed to extend civil service reform to the county offices as well as the city departments. The only cure would seem to be to make the merit system cover the entire State—a thing that will be done when the population of California acquires a little more political sagacity.

The real sublimity of American gall is found only in the man who disfigures a billion-dollar view with a fifty-dollar advertisement and then writes on it "Ten Dollars Reward for the Arrest and Conviction of Anyone Found Defacing this Sign."

CHILD-PLACING SOCIETIES.

That the worst abuses in promiscuous charity administration fall upon children has been illustrated again by a case that culminated at the little town of Bayfield, Wis. According to the "Juvenile Record," the citizens of that town were surprised recently to see a train arrive with thirty-five children aboard, and to see a crowd of Indians from a near-by reservation meet these children and start for their tepees with them. Some well-meaning person in the neighborhood had recommended these "homes" to an Eastern home-finding society, which had shipped a consignment of little waifs between two and five years of age to be reared by the simple children of the forest—probably in slavery and barbarism.

Fortunately, the people of Bayfield have heads and hearts. The chief of Police informed the crowd that one of the tots was his. Other heads of families made similar discoveries, and all the little travelers found homes with white people.

That case had a happier conclusion than a great many, although it can only be presumed that the children will find better homes than they would with the Indians. They probably will, of course, but if they do, it will be owing entirely to accident. The aggregate of misery mutely borne by the innocent and helpless little victims of fraudulent or loosely managed child-placing societies is beyond computation. Every person concerned in charity work knows that no other branch of it needs such close supervision. There is no appeal for funds that a charitable person ought to scrutinize so carefully as an appeal from one of these institutions. When it is not known to be well conducted, or when it lacks the endorsement of some such body as the Charities' Endorsement Committee of this city, it is only common prudence to refuse to increase its power by a gift of money.

We have been glad to see Knights of Pythias, Nobles of the Mystic Shrine, members of the Epworth League and of the Christian Endeavor Society. Now bring on some farmers. Nothing would do California so much good as an old-fashioned convention of the Granger party.

PUT FLOWERS IN YOUR WINDOWS.

The bare and unattractive aspect of some of San Francisco's streets could be greatly relieved if the people would make a practice of keeping growing plants on their window ledges and balconies. The Municipal Art Society of New York has been endeavoring to interest the people of Brooklyn in this form of house decoration, and there is no reason why it would not be profitable here.

Californians do not appreciate flowers, plants and trees as people in the Eastern States do. They have inherited some of the old Spanish antipathy to trees, and flowers are too abundant to be highly valued. Bright blossoms and beautiful foliage do not burst upon us in the spring with the renewed delight of once-known, but long-absent, joys. In some form they are here the year around. The writer has seen ragged street arabs in an Eastern city stop pitching pennies and follow a man with a bouquet half a block to beg for flowers. In San Francisco, where they are always in view, blossoms are held more cheap.

Yet they are needed in the streets just as much here as in New York, especially in quarters of the city where the wooden tenement prevails, to the exclusion of cottages with gardens. There is an attorney in one of the busiest sections of the down-town district who keeps boxes of sweet peas growing at this time of year in the windows of his offices. The bright blossoms light up the whole front of the building, softening its harsh lines and warming up its rather chilling front. The same thing could be done to advantage in any number of the older office buildings.

The San Francisco architecture of a few years ago abounded in balconies. In a great many places they still overhang the sidewalks and give a picturesque charm to the streets. If every balcony supported a couple of potted palms and had its iron railing intertwined with ivy or some flowering vine like the clematis or jasmine or wistaria, the charm would be enhanced a hundred-fold. It would no longer consist in mere novelty or quaintness, but would be transformed into a real aesthetic value and would probably be what the builders intended.

SOME CONSULAR ECCENTRICITIES.

Courtesy, Tact and Intelligence are Often Noticeably Absent From the Service.

The most ludicrous stories are told of the ignorance and incapacity of some of our consuls, says William Dudley Foulke in the *Washington Star*. A few years ago one of the bureaus here in Washington sent a series of telegrams to a large number of our foreign consuls asking what provision different European governments had made for the adoption of electrical standards. One would think that a consul who did not know what an electrical standard meant would ask somebody who did. But no; the answers that were received by this scientific bureau gave the tariffs of telegraph rates. So much for the intelligence of our consuls.

A few evenings since I dined with a gentleman who told me that he had recently asked permission of an American consul to have his letters forwarded to the consulate, and the answer was made: "I am not a postoffice." So much for the courtesy of some of our representatives.

I have myself been present on patriotic occasions, the Fourth of July celebration, for instance, where the only speech which made me blush was the speech of the American consul. So much for the culture of some of these officers.

In 1890 the consular agent of Seville thought it his duty to bombard with Protestant tracts the procession of Corpus Christi as it passed through the streets. He was arrested to protect him from personal violence, and removed, but was afterward actually sent back again to Seville in a consular position. So much for the tact of some our consular representatives.

On the other hand, many of the very ablest reports made on the foreign markets are made by American consuls. These men, however, appear to have got there almost as much by accident as design, for there has been no system leading to their selection.

The consular service has been totally overlooked in legislation, which was perhaps natural enough when it was unimportant and when the men were out of sight and far away. Public attention is generally directed to the question with the recurrence of the quadrennial debauch when a new party comes into power, and about three-fourths of the consuls in office are turned out to make way for new and inexperienced men, the political retainers of the other side.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS, BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION

VOL. 7. SAN FRANCISCO, CAL., OCTOBER, 1902. NO. 74.

THE VOTING MACHINE IS NOW BEFORE THE PEOPLE OF THE STATE.

Good Government Requires that the Citizen's Franchise shall be as well Protected as His Money, and that the Community shall have the same Chance to Count its Votes that the Merchant has to Count his Cash.

Written for the Review by THOMAS J. WALSH, Registrar of Voters, City and County of San Francisco.

The purity and honesty of elections, and particularly the honest counting and recording of the ballots when cast, has been the subject of deep concern to the honest and patriotic citizens of our country for many years.

Prior to the adoption of the Australian ballot law the secrecy of the ballot had become a farce, and unscrupulous manipulators took advantage of the laxity of the system to purchase or intimidate voters, and thereby obtain results contrary to the honest sentiment of the majority.

The adoption of the Australian ballot, thanks to the efforts of the great California economist, Henry George, of the labor organizations, and of many citizens interested in the purity of the ballot, secured secrecy to some extent, and protected citizens in the casting of an honest vote, unintimidated and uncorrupted. While so much was gained for good government, we find that the present election machinery is still crude and ineffective in essentials.

In order to obtain an honest expression of the voters, it is not only necessary that the elector shall be thoroughly protected in the exercise of his franchise, but that the votes cast shall be properly and correctly counted.

DISFRANCHISHED BY A SCRATCH

Apart from the intentional dishonesty and marked incompetency of some of the election officers, many voters are virtually disfranchised by reason of some defect in the ballot cast.

To insure pure elections, the ballot has to be safeguarded by rigid provisions relative to its markings, so as to avoid identification. A cross stamped in the wrong place vitiates the entire ballot. Voting for more candidates than are to be elected for an office has the same effect relative to the officers thus voted for. A mark, perhaps unintentionally made by the voter, may have the same result.

In the various recounts held in the Superior Court of our county during the last several years it has been found that a surprisingly large percentage of the ballots cast were defective and had to be thrown out.

It will be conceded that in order properly to protect our rights as electors, and for the purpose of protecting and retaining the liberty of which, as citizens of this great republic, we have a just right to be proud, it is absolutely necessary to provide the best possible election machinery.

It is not a question of expense; it is a question of social and national economy. The citizens of this enlightened Nation cannot afford to lose faith in representative government through doubt of the means by which they are to obtain it.

DISTRUST MAKES NON-VOTERS OF THOUSANDS.

Already there are thousands of citizens who refuse to vote, largely because they have no faith in the present method of elections.

And yet it is within the power of the citizens to improve it.

To those interested in social and political progress it seems strange that a people generally so progressive are so far behind in that which is all-important to the general welfare.

The growth and development of the cash-register companies bear evidence that the American business man does not practice in his private business that which he permits in the public affairs in which he, in common with others, has vital interests.

As the cash register is used to prevent dishonesty and insure mathematical exactness in private business, so the voting machine produces not only the same results at elections, but also insures knowledge of the result immediately after the close of the polls.

Unfortunately, citizens in general are too prone to leave political matters to the professional politicians. It is a sad and gross mistake. We do not claim that politicians as a class are more corrupt than people in other avocations, but when we realize that self-interest is a mighty factor with ordinary mortals, we ought not to be surprised at the tenacity with which some politicians cling to the old methods.

But in this, as in all other things, improvements are forging to the front.

The last California Legislature adopted what is known as Senate Constitutional Amendment No. 14, which will be submitted to the voters of this State for ratification at the coming election, November 4, 1902. This amendment provides for the granting of local option to cities and counties of this State in the use of voting machines, subject, of course, to the approval of their local boards of Supervisors or other governing bodies having control of elections.

It does not make it compulsory to use these machines unless the city or county so desires.

A vote in its favor does not, therefore, bind any city or county to their use, but merely affords it the opportunity to use them should the citizens so desire.

MACHINES ARE NOT AN EXPERIMENT.

These voting machines, or votometers, as they are called, are no longer an experiment. They are in active use in some of the largest cities in the United States. They have been successfully tried in the States of New York, Massachusetts, New Jersey, Indiana, Illinois and Ohio.

The city of New York has just purchased 1,200 of these machines, and the city of Boston has held several successful elections with them. There are several kinds of machine in use,

and the latest is an almost perfect piece of mechanism, adapted for all contingencies.

For the information of those who have not had the opportunity of examining a votometer it may be of interest to furnish a brief description.

The machine is constructed of steel, brass and aluminum, and is mounted on two standards. When arranged for voting its back is turned toward the election officers.

HOW THE VOTES ARE REGISTERED.

Extended from the machine proper are two levers or bars, one from each side, enclosing the space between the machine and the walls of the booths. The machine is locked, normally, and unless the lever which admits the voter is raised it cannot be made to register any vote. It is quite clear, then, that any one who may succeed in entering surreptitiously will find his labor vain, as the locked condition of the machine will be sufficiently effective in preventing the commission of a fraud.

The bona fide voter enters by raising the lever, which act unlocks or prepares the machine. The face, or frame, is divided into squares, each of which represents the name of a candidate to be voted for, arranged in party columns like the present printed ballot. In the same square in which appears the name of the candidate is either a knob or a keyhole—various devices being used—the first being pressed when in the act of voting, the latter being operated by a key furnished the voter by the election inspector, after having verified the registry.

THE VOTER CAN CHANGE HIS MIND.

Having been admitted to the face of the machine, the voter inserts the key in the square bearing the name of the candidate of his choice, turning it once around. As soon as the turn has been made, a cross appears in a disc to the right of the keyhole, which indicates that his vote is registered. Or, on other machines he turns a knob.

Before leaving the machine the voter may satisfy himself whether he has made a mistake, and if he finds that in any case he voted for the wrong candidate, he may correct it by inserting the key in the space in which the mistake occurred and reversing the turn, which destroys the previous register.

He can then vote for the right candidate. The final act of registering and counting is not completed until the voter raises the exit bar upon leaving, which act also destroys all traces of his vote on the face of the machine.

No second voter can enter while a voter is in the machine, and not until the exit bar has been raised, upon the departure of the first.

Nor is it possible for a voter to vote for more than he is entitled to. In cases where but one is to be chosen, the registering of the one vote closes or locks the register of all other candidates for the same office.

BLUNDERS ARE PREVENTED MECHANICALLY.

In cases where a number are to be voted for, such as boards of supervisors, or judges of superior or police courts, the voter cannot possibly vote for more than the requisite number, no matter for what individuals he may vote, since the number once registered, all others are effectually locked. He may vote for as many less as he may wish, but he cannot vote for more, and is prevented, therefore, from voting a defective ballot, of which so many are cast at elections under our present system.

In short, the mechanical contrivance of the machine is so perfect that any and all possible objections are met. It is simplicity itself. The tests made with a votometer on exhibition some time ago at the Registrar's office convinced all who saw it.

One of the advantages is also the speed with which the voter can record his choice. A vote can be registered in one-quarter of the time it takes now to prepare a ballot. This will permit an enlarging of the election precincts, and result in economy.

NO TIME TO TAMPER WITH RETURNS.

But, more important than all else, is the fact that not only is there absolute mathematical exactness in the counting of the votes of each candidate or measure voted for, but that the result is known immediately after the close of the polls, as soon as the steel back of the machine is taken from the frame.

This back is a solid sheet of steel, fastened on the frame by four locks, each different from the others and the keys are in possession of four different election officers. It is therefore impossible of manipulation, unless the four officers are in collusion, and as the election booth during the conduct of an election is seldom, if ever, free from an officer of the law and a number of interested outsiders, the apprehension of fraud is too remote to merit serious consideration. The machine having done the counting, clerical errors or intentional miscounts by election officers are out of the question.

As soon as the indicators are exposed, a flashlight photograph may be taken if it be deemed necessary, but such necessity can hardly arise, as the count being absolutely correct, no defeated candidate would ask for a recount.

SECURES REALLY REPRESENTATIVE GOVERNMENT.

The election officers merely have to take the indicated record in exact rotation, verify the same by repetition, relock the machine, remove the levers or bars on each end, and the returns are ready for the central office and the press.

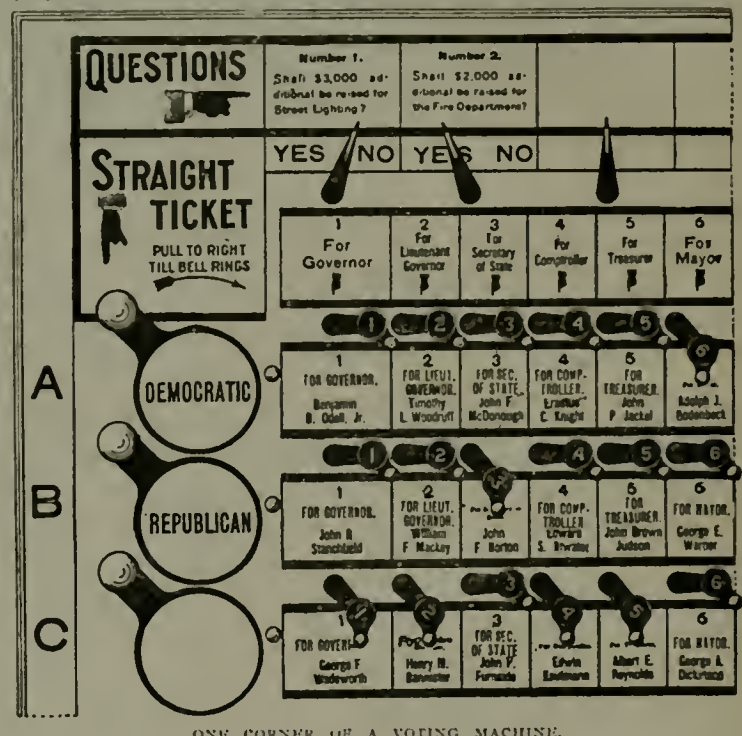
The facts are that in cities where machines were used, complete results have been obtained inside of thirty minutes.

The press of the city of Buffalo, N. Y., furnished complete and itemized returns of the election within one hour after closing of the polls.

These are but some of the reasons why the adoption of machine voting is to be urged in preference to our present system.

As to the cost incurred, it is of but temporary nature. In time the machines would pay for themselves, and, if they did not, we should still find it a good investment. The proper and honest conduct of elections should be of sufficient importance to warrant an outlay which would bring us such great results.

Every citizen interested in the preservation and maintenance of our rights and liberties, who values representative government, honestly selected, above mere temporary expedients, will be found arrayed in favor of Senate Constitutional Amendment No. 14.



ONE CORNER OF A VOTING MACHINE.

NO SURPLUS OFFICES.

Thus far the fear that San Francisco would have a surfeit of office buildings has proved groundless. All of the large ones and most of the smaller ones have readily found tenants. The Claus Spreckels, the Mills, the Crocker and the Hayward are full, and in many instances the demand for space has been such that the owners have felt justified in increasing their rentals. Despite these results many misgivings are expressed that the construction of this class of buildings is being overdone, and that the accommodations will be much in excess of the requirements. At the present time the new offices just placed or soon to come on the rental market are the following:

Name.	Offices.
The New Flood	680
The Starr King	228
The Rialto	310
The Mutual Bank	140
The Italian-American	132
The Crossley (old Wells-Fargo)	200
The New Crocker, on Grant Avenue	130
The J. E. Adams	42
Total	1,862

This looks like a prodigious number, but the owners of the buildings apparently have no fear of their ability to rent them, and as several of them have had experience already in this line they may be presumed to best know their business.—Real Estate Record.

GAVIN McNAB FOR MUNICIPAL OWNERSHIP.

He Believes it would Reduce Political Corruption, Provide for the Future, and Secure to the People The Values of Franchises, which Increase with the Growth of the City.

The propriety of the acquisition of public utilities by the municipality was debated before the Unitarian Club of California at its annual dinner in this city on September 22, the affirmative being supported by Mr. Gavin McNab and Mr. Frank H. Gould, and opposed by Mr. Frank J. Symmes and Col. John P. Irish. In the subsequent balloting by the audience the negative prevailed through a vote of 86 to 25. Messrs. McNab and Symmes opened for their respective sides. Their addresses are given below. The closing arguments of Col. Irish and Mr. Gould will be presented in next month's Review, if space permits. Mr. McNab has written his argument for the Review as follows:

Mr Chairman and Members of the Unitarian Club:

On entering this discussion I am well aware that I am confronted with a prejudice; with a prejudice that must be dissolved before you can impartially weigh the merits. An incident of a few moments since may well illustrate my meaning. Speaking with Mr. Horace Davis, I remarked that although a vote would be taken after the debate it was easy to foretell the verdict, as about the table were seated the owners and managers of all the large banking and trust companies of the city; men who held in the vaults of their institutions as securities, millions of dollars worth of the stocks and bonds of public service corporations, and did he not think that as a prudent man not altogether unacquainted with the methods of influencing large bodies of men that I should protest against this gathering as a packed jury. He calmly looked about the room and answered that there were quite a number of cranks present and he thought my side would have a chance.

This is unfortunately the position too often taken by Californians, towards this all-important matter; in which attitude they differ from all other peoples.

A HARMFUL LEGACY.

In seeking a reason for this peculiarity, I sometimes think that it is a legacy from the old Sandlot agitation; that which grew up for the purpose—and let us all honor its object—of ridding this coast of the influx of Chinese. That was as the utterance of a great cry of pain, the woeful voice of the oppressed. As a necessary consequence, it carried with it many who cried out against all established institutions, people who declared that whatever was was wrong and who scolded the world in general. Long after the Sandlot agitation, as a political organization, had passed away, one of its speakers who refused reconstruction, used to carry a little table into Leidesdorff street at noon, mount it and harangue the people. One day a curiously inclined person interrupted the old orator and asked:

"What on earth do you want anyway?"

"Well," said the old man, "I don't know what I do want but by Heaven I am going to have it."

Those who smile at that condition, forget that these unreasoning prejudices produced in those opposed to them, a form of prejudice not less absurd and perhaps more injurious; the feeling that any great public purpose designed for the benefit of all the people wherever it conflicts with or opposes private interests or private property, is anarchistic, socialistic, communistic and constitutes an assault on individual rights.

SAN FRANCISCO IS PECULIAR.

This has produced the feeling that meets the suggestion of municipal ownership as a dangerous novelty, while, in fact, municipal ownership has long ceased to be an innovation, and has become the established custom rather. If there is anything eccentric in the subject it is found in San Francisco's position.

This is the largest city in the civilized world among that steadily diminishing class that does not own its water supply. The only other city in the civilized world approaching this in population, that is still supplied with water by private concerns is New Orleans, and within a year New Orleans has voted bonds for the purchase of public water works. Of the cities of the United States of thirty thousand and more inhabitants, less than twenty-five are without their own supply. While in Continental Europe and Great Britain public ownership has long been the settled maxim and the established fact.

GAS QUESTION IS NOT PRESSING.

In considering the subject of discussion I prefer to eliminate the matter of gas works for the present. The law opens our streets to all gas companies. The manufacture of gas is an employment in which science, skill and business intelligence are brought constantly into rivalry, and there is real competition. Under existing conditions there is not the demand or necessity for the acquisition of a municipal gas plant that prevails as to water works.

Should San Francisco own its water supply? One would suppose that the question would produce its own answer. That a great and otherwise modern city, with an apparently limitless future, should be dependent for that prime essential of life,—that vital element of city growth, water—on a private company, a company which determines by its profit and not by the welfare of the people, how much water it will produce and the quality thereof, seems incongruous in the extreme.

San Francisco can only grow and expand by permission of the concern that chooses to supply that municipal life blood, water. Suppose that the population should so increase that sufficient water could not be supplied by the company under existing conditions. Must the city refuse to supply itself and cease to grow? No objection to municipal ownership is made; that is, to the thing itself. The objection is invariably taken to details; to time, or to particular condition. It has been charged that local government in the United States is corrupt, therefore we cannot proceed. An examination of municipal government and mis-government, covering a long period of time, will demonstrate that the most fruitful source of city corruption has been the public service corporations.

A WAY OUT OF TEMPTATION.

Not that the absence of temptation, largely to be brought about by municipal ownership, will make dishonest men pure, but it will certainly remove much corrupting pressure from the weak.

The great corporations that exist on municipal favor and franchises have been the principal factor in the corruption of American municipal life, and now, taking advantage of their own wrong, they declare that because some officials are corrupt public ownership must not be undertaken.

Nothing can better exhibit the need of public ownership here than a statement of the law and the conditions. As you are aware, the constitution of the State vests in Boards of Supervisors the regulation and fixing of water rates. The people of the city, the consumers and buyers, elect the officers, who fix the price for the seller. Could anything be more illogical? And yet no other plan of dealing with private ownership has been advanced, as it is conceded that the regulation of rates where circumstances create a monopoly cannot be left to the seller.

This state of facts produces a constant struggle, an irrepressible conflict, between the people striving for low rates and the company aiming for high rates. Could there be suggested a method by which corruption and official dishonor would be more likely to occur?

CONFESSED FAILURE OF REGULATION.

It is said that when municipal regulation fails to satisfy the reasonable demands of the company, and fails to allow interest on the investment, that courts may intervene. That is true. But an appeal to litigation is a confession of failure—an admission that the pretended system is no system at all.

The appeal to the courts forces the advocates of private establishment another step in the illogical direction. If the courts are to decide that whatever property the private company chooses to buy for a present or future use is to command interest from the ratepayers, there is a license to the company to purchase whatever it pleases with an income thereon guaranteed.

Does anybody suppose that any charm exists in a corporation made up from stockholders, inhabitants of a city, that enables these particular inhabitants to supply the people, better than could be done by that larger corporation, the city, made up of all the inhabitants? That we have had unwise and shameful municipal government at many times and in many places we admit, but that it will so continue we deny. The American mind was for a long time neglectful of municipal institutions. The enormous resources of the land first attracted its attention and energy. Mines were to be opened, the forest cut away and the prairie fertilized and cultivated.

The enormous industrial and manufacturing advancement that has characterized our recent years has vastly augmented the importance of cities. Shall it be said that the American mind—which has achieved the industrial conquest of the world—is incapable of administering the cities which this success has produced?

MUNICIPAL GOVERNMENT NOT HOPELESS.

What has been done in Great Britain, France, Holland and Germany can and will be done in superior fashion here. Already improvement has begun. Our own city government is far beyond what it was, and now stands high among the well-governed cities of the Union. It is a

libel on the patriotism and intelligence of our citizenship to say that here do not exist sufficient probity and capacity to conduct water works or operate a street railroad.

Even taking a public supply of water in a misgoverned city, the city of New York, and comparing it with our private system, and after deducting the mismanagement, if not worse, in New York's operation, and San Francisco's water costs seven times as much to produce, and water is charged to the consumer at four times the price.

Now a word for street railways. Public transportation is a problem of vast importance in a city; which, in its mechanism, is an effort to enable the largest population to live within access to its employment. A street railway, in the nature of things, is a monopoly; there can be but one in occupation of the position.

I will give you a simple fact: The cost of creating the Market-street system has never been estimated beyond twelve millions, and for this sum its roads were bonded. For years it paid its constructors substantial dividends, and last year was sold for eighteen millions beyond its bonded debt. The eighteen millions represented franchise and the growth of San Francisco. Making allowance for the profit that should belong to those who pioneered this great enterprise, which reached to the suburbs and rendered material aid in making the city, and you still have an enormous sum—enough to have erected brick schoolhouses sufficient for all children, or sufficient to have built a boulevard around the city that would have attracted the attention and admiration of the world and have made San Francisco in beauty second only to Paris.

THE CITY'S GREAT OPPORTUNITY.

But to return to the water supply: Is any water too good for our people? Does not the future of our city justify a supply that shall depend not upon catchment of rain, on wells and on seepage from farms? In the Sierras there are streams fed by pure and everlasting snows, that are flowing away toward the sea. There is upon our united citizenship a duty to intercept near its source and unpolluted this glorious abundance, that its great blessing may be enjoyed by those that are and those that are to be until time and men shall be no more.

PITFALLS IN CITY MANAGEMENT OF BUSINESS.

Frank J. Symmes Indicates the Difficulties of Conducting Public Utilities through Office Holders, and Says the Municipalization Movement is on the Decline.

Mr. Symmes' address on municipal ownership, before the Unitarian Club, followed Mr. McNab's, and is given, in part, below.

A public utility may be regarded as any necessary requirement for the life and comfort of all the people. For the purposes of this discussion, we are to consider only water, light and street transportation.

A water, light or railway plant viewed with eyes open, will be found to be a very large sized elephant for a city to handle, a tremendous consumer requiring a skilled and continuous keeper and not an ever-changing management.

San Francisco should not be misled by what may be successfully done in London, Glasgow or Kalamazoo. Each city has its own special conditions, and probably no exactly parallel case to San Francisco, with precisely similar conditions can be found. London has cheap gas with coal at a third the price it is here. Glasgow has cheap water, for there is sixty inches of rain a year; a sunny day is a curiosity; the streets are never sprinkled and less than thirty days' water storage is required. Here we may have a succession of dry years—always one long dry season—and three years' storage is required.

STRICTLY A MATTER OF BUSINESS.

We find it a pure business proposition. Here are the greatest works of Gas, Hydraulic, Civil and Electrical Engineering involved—the most complicated machinery to be handled—great dams to be constructed and maintained—mighty pumps to be operated—acres and acres of land to be controlled—hundreds of miles of pipe and track to be laid and maintained—cargoes of fuel to be purchased and economically used—thousands of men to be employed—the highest technical skill, the greatest business talent, a continuous policy and the most perfect system demanded. Can all these works be safely and economically constructed and all this required skill be found under the customary conditions of a city government? Is there any comparison between municipal and private management in these directions?

American municipal government is acknowledged as wasteful and extravagant in the extreme and it is likely so to continue under a system where the officials are hung up before a political election every two or four years.

Many years ago, there was a celebrated wit in New York known as Bill Travers. He was afflicted with an unfortunate stammer and, after a short term of residence in the great metropolis, he was met by one of his old friends from Baltimore, his former residence. After a little conversation with him, his friend remarked, "Why Travers, it seems to me that your stammer has grown worse since you moved to New York." Whereupon he replied, "B-b-bigger city." There are many other things which grow worse in the big city. It is there that public ownership finds its greatest test, for its best examples are always to be found in the smaller places. The bigger the city, the bigger the undertaking of acquiring the utilities, the bigger the risk of management, the bigger the waste, the bigger the chances of corruption, and the bigger the opportunity to hide a fraud from the people.

MANAGEMENT THE IMPORTANT THING.

The true question will be found to be one of *management* and not *ownership*.

The question is, can the street car accomodations, the telephone service, the light, the water, gas, the milk and the bread, be furnished to the people through the city government better and cheaper than through private enterprise? It matters not to the consumer where the *title* to the property lies, who owns the car-tracks, the telephone wires, the water pipes and the milk cans, so that he obtains the best possible service at the lowest possible price.

We must not be diverted from this point. It is *results we want, not methods*. Municipal ownership and management may be far better than private ownership— it may be far worse. We want the best, and we do not wish to go from bad to worse.

All we require is a proper control over these great utilities. Ownership under ordinary municipal government does *not* give us the most economical management and our control under this system is only imaginary. Do we properly control and govern the great properties that we now own? Look at the wonderful labyrinth of sewers which underlies our city. Why should we be living over such a disease-breeding system and cry out for other great works to bangle? What right has San Francisco to suppose she can manage a street railway, when she does so little with the street sweeper and the watering-cart?

When the Yankee skipper, returning from a foreign voyage, brought his good ship into Boston harbor, discharged his cargo and offered his accounts in settlement, the sharp New England owner discovered one item in his accounts to which he objected—$85 for "Jackass hire." Who ever heard of jackass hire in a ship's accounts before? The Captain explained that, on account of existing conditions in the port of Valparaiso, it was necessary to land some of the cargo upon the beach and transport it by the back of the jackass to the regular landing. The owner would not listen to the explanation and struck the item from the account. On returning from the next voyage, the accounts proved to be satisfactory and were promptly settled. As they sat over their cigars soon afterwards, the owner thought to give a sly dig to the Captain and said, "I see you got along all right, Captain, without any 'jackass hire' this voyage." Whereupon the Captain replied, "Well, you didn't see it, but it was there all the same."

There is more "jackass hire" concealed within the accounts of a municipality than the good people ever dream of. It is this "jackass hire" within our present accounts which we need to control before we add vast opportunities for more.

NEW YORK'S SAD EXPERIENCE

In an address upon this subject, before the Merchants' Association, Professor Babcock declared that whilst the Croton Water Works had not escaped its share of the political corruption, from which New York City had suffered, its management had been regarded as "generally satisfactory." And yet, within two weeks from that time the Merchants' Association of New York published a "Report showing discrepancies in city revenues" in which it was shown that for a term of twelve years, covering the period of its experts' examination, there was an actual deficiency in the city's returns from the Croton Water Works of $1,107,372.00.

That is about the size of a Tammany jackass and this one had slumbered and fattened for more than twenty years whilst political economy professors had cited the Croton Water Works as a model of public ownership.

Los Angeles acquired her own water works about a year ago, and I was told by one of her

citizens on Friday that the rates were far higher than before. More jackass hire to be paid for.

When we are told that the city can manage these utilities better, and are given alluring pictures of how much can be saved to the people, we must not be misled by the seductive allurments of first figures. Every man knows that he cannot possibly foresee the end in a great enterprise. Few men can build a house, or indulge in any scheme, even under their own best management, and come out according to the first estimate.

Under city management the situation is far more uncertain and we must look at great municipal ventures with exceeding caution. We are in the position of the little girl who, hiding behind her father's chair and trembling with fear at a big mastiff, was told by her father not to be frightened, for did she not perceive that the dog was wagging his tail? "Yes," she replied, "I see his tail go, but it is the other end I am afraid of."

A BITE OUT OF SAN FRANCISCO.

Let me cite just one instance of what San Francisco has done. She has built a city hall. On April 4, 1870, the legislature passed an enabling act providing for the sale of the city hall lots in Yerba Buena Park, and for the construction of a new City Hall, at a cost not to exceed $1,500,000, the building to be erected and completed within three years of the passage of the act. Everything looked serene and the mastiff wagged his tail good naturedly. The building was turned over to the city July 1, 1899, not in three years, but after more than twenty-six years, and the mastiff had bitten us to the tune of $5,723,987, nearly four times the estimated cost. Can we do any better if we undertake a twenty or thirty million dollar enterprise now? There are no better business men nor more upright and honorable gentlemen now than most of those who served for twenty-six years on that City Hall Commission.

The good city of Boston yielded recently to the seductive wagging of the mastiff's tail and attempted many reforms in the direction of municipal ownership. She established bureaus of stationery and printing, carpenter work, electrical construction and repairs, and even an ice-plant for cutting and storing ice for the drinking fountains. It was the highest ideal of municipal ownership ever attempted in America and established under a Mayor of unquestioned character and ability. It took but two years to discover the "other end" in Boston and when the mastiff was unloosened from his grip, the city found that her ice had cost sixty dollars a ton, when the ordinary rate was from two to three dollars, and every one of her bureaus was costing her from twenty-five per cent to fifty per cent more for their results than if she had depended upon private ownership. There was no embezzlement, no charges of genuine dishonesty, only natural municipal waste and extravagance.

MASTIFFS GOING OUT OF FASHION.

Philadelphia owned her own gas works for many years. They became sadly neglected, and were costing the city $400,000 a year. The city officials claimed a profit. The property was leased to private ownership in 1897, for a period of thirty years, with a privilege of cancellation in ten years, five million dollars to be spent upon the property in improvements within three years and fifteen millions during the term of the lease. The gas rates might be reduced gradually during the term, to the total extent of twenty-five per cent. The city now has all its streets and public buildings lighted free, and is in receipt of an income of about $300,000 a year.

A telegram from St. Petersburg announced that the telephone system hitherto operated by the state would be sold by public auction.

In England whilst new instances occur of cities assuming their utilities, there is a now marked and growing feeling *against* this Municipal Trading, as it is called there.

We see therefore, that the pendulum is on the backward swing and California should not follow her frequent habit of taking up a fashion just when experience has taught others it is time to drop it.

European conditions of city government are totally different from ours and the best authorities there do not advise it here till after a reform of our government. The system as it exists there is a *result* of good government and not the cause of it.

One of the chief claims in behalf of public ownership is that it will remove the great corrupting power of the wicked corporations. The loudest advocate of this cause in our present city government stated in the Merchants' Association "REVIEW": "First and foremost, public corporations operating municipal franchises are the greatest corrupting element in municipal life." He said further that "The city Council must not be led into temptation." If we are to lead our city Council out of temptation by giving them millions more of property to care for and thousands of men to employ, we are taking the longest way around to do it.

LEADING THEM OUT OF TEMPTATION.

The United Railways employ 3,000 men in ordinary times, the water company from 300 to 500, according to the work on hand, and the gas company as many more. Does any business man believe that these 4,000 men regularly employed (and 5,000 in emergencies) could be as well controlled and directed as they are now, under the best possible municipal administration that can be obtained? Would it not require, as it does now in city work, at least fifty per cent more men to obtain equal results? Shall we lead our city Council out of their temptation by giving them the care and employment of these men? Shall we lead them out of temptation by giving them the direction and ownership of these millions of property?

We may have ownership and *lose the control*. What is better is control without the risks and responsibilities of ownership and that is just what California possesses today.

When you can compel a man to keep money in his pockets, can put your hand in, count his coin and then help yourself, you do not need pockets of your own.

Under California laws, the supervisors arbitrarily fix the price which the citizen shall pay for his water and his light.

A QUESTION OF MEN.

Any individual or people who want anything more than that right to choose what they will pay for another man's goods, is hard to please.

As to the corruption question, we all know it requires two to make a bargain. No man can bribe me if I do not wish to be bribed and there never will be a corporation big enough to bribe an honest man.

Away down deep, however, it is all a question of *men*. There are just as generous, upright and public spirited men connected with these wicked corporations as ever held a public office. Men of fine character will not rob the people whether they occupy a chair in the city government or command the powers of a great monopoly. Here, as everywhere, comes the cry then for men of high and noble character. If great and good things are to be performed, *great and good men are needed to perform them*. And until we can secure equally good men for public, as for private office, the private ownership has the advantage, and under our laws there is not the first good business reason for public ownership of these great utilities.

SIGN ORDINANCE IS READY.

Copies of the Law as amended will be sent to the Association members.

Members of the Merchants' Association will receive printed copies of the amended sign ordinance within the next few days. Copies will also be sent to all sign painters in the city.

This ordinance was originally drawn up by the Merchants' Association and passed by the Board of Supervisors about two years ago in order to obtain for all merchants a legal right to erect necessary advertising signs in front of their premises, to secure some uniformity of design, and to prevent the disfigurement of the streets by unsightly advertising. It has given general satisfaction, but has recently been amended in minor particulars.

Extra copies may be had on application at this office.

SAN FRANCISCO CAN GET CHINA'S TRADE.

Affords Facilities for Learning the Language, And is a Good Base of Supplies.

Consul-General Rublee, at Hongkong, says: The experience of two young Americans who recently spent six months traveling through Japan, China, and the Philippines for the purpose of soliciting trade affords good evidence that there is much commerce to be secured by Americans if it is properly sought. These young men studied the Chinese language in San Francisco and acquired a sufficient knowledge of it to make themselves understood. They had, therefore, the great advantage of being able to do business directly with their Chinese customers. As it was their first trip to the Orient, they did not bring a large variety of samples, but the results have been so encouraging that they propose to return equipped with an enlarged outfit. The method pursued by these young men is worthy the attention of our manufacturers. If two young Americans can learn the language in San Francisco sufficiently to enable them to deal with the Chinese in their own country, others can do the same.

WAY TO THE MAIL DOCK WILL SOON BE PAVED

Association's efforts relieve wharves of traffic, and provide new facilities for trucking.

The paving of streets which will afford teams access to the Mail Dock without traversing the wharves, will probably be an accomplished fact within the next sixty days. Contracts have been let covering First street from Brannan to Bryant, and Bryant from First to Main, and providing that operations shall commence on October 1st, and be pushed to completion as rapidly as possible.

As the Merchants' Association, at its annual meeting on May 28, pledged itself to take up the work begun by the Draymen's Association and secure this important improvement if possible, its members may congratulate themselves on having performed a useful public service.

The municipal employment office recently opened in Copenhagen has been a great success. In the first six months of its operation over 6,000 of the 7,000 persons applying for servants were supplied, and over half the applicants for positions were given employment.

Henceforth the police of High Wycombe, England, will be required to erase the scribblings they find on dead walls.

WORK OF THE POLYTECHNIC HIGH SCHOOL.

A Potent Factor in the City's Industrial Development, which is in Need of More Machinery, Better Equipment, and Larger Accomodations for Teachers and Students.

Written for the Review by WALTER N. BUSH, Principal of the Polytechnic High School, San Francisco.

The distinguishing feature of the past half-century, and especially of the last ten years, is the unexampled growth of vast industrial enterprises, the replacing of man by machinery, and the complete reorganization of business methods. At no other time has the pressure against mediocrity been so great. At no other time has the weeding-out process been so ruthlessly applied.

When obliged to seek new fields of employment, a man lacking in adaptability is beset with difficulties, as the average of intelligence is being forced steadily upward.

To meet the increased demands, high-school training is as essential to-day as grammar-school training was twenty years ago, for that large percentage of our youth who, through choice or necessity, seek employment in industrial occupations. For such pupils the general culture of academic training must be supplemented by the manual skill that will enable them to put their knowledge to account. The rapid and unparalleled growth of manual training high schools, from the Atlantic through the cities of the Middle West to the cities of the Pacific Coast, is due to the public recognition of this fact. According to the statistics of the United States Commissioner of Education, manual training is established as a part of the public-school system in about 200 cities.

INCREASING THE NATIONAL WEALTH.

The object of manual training schools in the United States, and even to a greater extent in Europe, is not only to train men and women in their vocations, but to create new industries and open up new avenues of investigation in industries already established. The experience of all these schools has shown that they are an economic necessity worth many times their cost.

This State has spent enormous sums of money in establishing its technical schools at its university. The manual training high school is the necessary preparatory school for these colleges.

For persons not able to avail themselves of the advanced work of the universities, but intending to enter industrial pursuits, the manual training school in a manufacturing center like San Francisco is indispensable.

In Cleveland, Baltimore, Denver, Indianapolis, St. Paul, Kansas City, Boston, New Haven, Chicago, Detroit and other leading cities are public manual training high schools whose plants have cost from $100,000 to nearly $300,000.

FOUNDERS OF THE SCHOOL.

In San Francisco, in 1892, the beginning of the Manual Training, or, as it is now called, the Polytechnic High School, was the introduction of instrumental drawing and woodwork into the old Commercial High School course of study. In 1894, through the active interest of F. A. Hyde, President, and F. J. Symmes, Pelham W. Ames, J. T. Burke and other members of the Board of Education of that year, the brick building on the corner of Bush and Stockton streets was erected and equipped for machine, forging, carpenter and wood-turning shops, laboratories for physics and chemistry and rooms for instrumental and freehand drawing and design, and for clay modeling and wood carving.

In 1900 the Board of which Mrs. M. W. Kincaid was president reorganized the school on a strictly manual-training basis. Such improvements have been made by the present Board as the funds at their disposal permit.

THE POLYTECHNIC HIGH SCHOOL, BUSH AND STOCKTON STREETS.

TO BE VALUABLE IT MUST BE MODERN.

A manual training high school, in order to meet the requirements of its existence, should be up to date in its appliances and complete in its equipment. Its teachers in science and mathematics, as well as in manual training, must keep in touch with actual industrial conditions.

At present the Polytechnic High School is laboring under the disadvantage of a too limited equipment, which makes small classes in shop work absolutely necessary. This causes a distinct economic loss, as a teacher might easily instruct a much larger number if he had the requisite tools and machinery to supply the class. Especially is this true of the forging and turning shops, where only twelve boys can be accommodated at one time.

MARKED INCREASE OF ATTENDANCE.

To meet immediate and urgent needs, the equipment for forging and wood turning should be doubled, and at least six additional engine lathes placed in the machine shop. It will also be necessary to erect a new building for the forge room, as the forge room is too small for even its present equipment.

Should the attendance continue to increase at the present rate, these measures will afford but temporary relief.

The school should be supplied with a modern building in a locality at once central and, as far as possible, free from street noises that interfere with recitations. Its shops, drawing-rooms and laboratories should be spacious and well lighted and supplied with lockers and washrooms.

In order to keep both teachers and pupils in touch with the best industrial thought of the day, an assembly hall should be provided, where they might have an opportunity to listen to lectures by men prominent in the various industries and professions.

A TECHNICAL LIBRARY IS NEEDED.

The school should have a scientific library supplied with books of reference, photographs of interesting pieces of mechanism, and current technical journals. An important adjunct of the library is a room devoted to the exhibit of school work.

The manual-training course for girls should receive more attention than it does at present. There are twice as many boys as girls in our enrollment. That the addition of domestic science to our course would result in an equal attendance of boys and girls is a safe inference from the experience of other manual-training schools.

PROVISION MUST BE MADE FOR TWO COURSES

We have to meet a two-fold demand; namely, preparation for the University and advanced technical schools, and preparation for active life on the part of that larger class whose school days terminate in the high school. For the former class the course is outlined by university admission requirements, which call for much academic work in excess of, or differing in kind from, that required by the best interests of the latter. The first is called the College Preparatory, the second the Mechanic Arts course.

In the Mechanic Arts course the subjects of History, English, Chemistry and Mathematics are substantially the same as in the College Preparatory course. In Physics especial attention is devoted to mechanics, heat, strains and electricity, and their practical application. Latin and modern languages are optional in this course, the time thus saved being devoted to additional shop work and drawing.

WHERE "PRACTICE," ALONE, WILL FAIL.

In closing this article I quote the following from an article by Victor C. Alderson, Dean of

mour Institute of Technology, in the "Ameri- n Machinist" for August, 1902:

"Mere practice, no matter how long contin- d, cannot long avail against theory followed intelligent application. A stupid fireman n burn up the profits of his establishment by norant firing. An engine man was recently scovered running an engine for no other pur- so than to get exhaust steam to heat his ilding. He was a "practical man of long ex- rience." A soap manufacturer who had de- pended upon the "knack" of one workman for many years nearly went into bankruptcy when the man died, for no one else seemed to have the requisite "knack," but the employment of a trained chemist without the " knack" regained for him his lost business. A large railroad com- pany recently saved more than half a million dollars in six months by equipping a laboratory in connection with its machine shops and put- ting in charge a technically trained man—one who could unite theory with common sense.

"Forced by almost cruel natural limitations to rigid economy both of material and labor, compelled to solve the problem of industrial suc- cess under exacting requirements, Switzerland shows conclusively that the surest foundation for industrial success lies in a complete and thorough-going system of technical education."

I wish to express my obligation in the prepa- ration of this article to my fellow teachers, Mr. R. C. Daniels, Mr. F. A. Gardner and especially to Mr. J. B. Clarke, for valuable suggestions and assistance.

JRPRESSING BILL-BOARD UGLINESS

hat Is Being Done Here and Abroad to Check the Abuses of Advertising.

It has been said that bill-boards and the deous disfigurement of natural scenery by lvertising signs are the result of the modern irit of commercialism, and that soap, saloon, gar and chewing gum signs follow the flag of vilization. People who but lately were classed cannibals and barbarians do not so disfigure eir landscapes.

In Bermuda public sentiment makes it so nprofitable for a man to paint signs on fences n! rocks that special legislation is unneces- ry.

Hawaii's laws forbid a man bringing s fence within 150 feet of the roadside. That ace must be left for natural growth. The es, shrubs, vines and flowers growing in these aces are looked after and carefully tended, hile advertisements on rocks and other con- icuous places are prohibited by law. The lmission of Hawaii to the Union may be the nexpected means of elevating the public taste f our country.

Eight years ago, in England, was formed the ciety called "Scapa," whose object is to "check ie abuses of public advertising." The society ow numbers more than one thousand mem- ers. Among them are Millais (the artist), ames Bryce, Sir Charles Dilke, and many thers equally distinguished. A strong con- ngent are members of Parliament.

"Scapa" has driven the flashlight advertise- ents out of London by decree of the Town ouncil, while that body voluntarily removed ll advertisements from street cars and omni- usses at great pecuniary loss to the city. Glas- ow, Liverpool, Dublin, Hull, and many other ities, large and small, have special legislation egarding advertising signs. Lord Salisbury, he Duke of Westminster and other owners of arge estates have forbidden the placing of any igns thereon.

The German attache in London drew the ttention of his home Government to the good ork of "Scapa," and the result was a law reg- lating the size of sign-boards and the locali- ies where they might be placed. A license for he privilege must also be paid. France is tax- ng them out of existence. Rome licenses them nder certain restrictions.

Chicago, and Quincy (Ill.) have recently assed the most stringent laws yet offered for he abatement of this nuisance in America. Many towns have attempted to regulate it, but he attempts were both feeble and futile. The Governor of New Hampshire, outraged at the dvertising signs painted on the rocks through Crawford's Notch, declared he would have a ill put through the Legislature that would drive all such signs from the State.

It was this same feeling of outrage on the art of the citizens of Edinburgh (Scotland) which caused a mob in that city to threaten the destruction of a firm which threw its gaudy flashlight advertisement against the almost sacred Castle Rock.

Audacity and genius in advertising are proper enough, but there are places where one finds advertisements intruded in a way which arouses an indignation against the authors very harmful to their interest.

The educational value of good pictures in our public schools is well understood. Is not a lack of scenic pride a distinct loss to our patriotism? A municipal art society in Belgium offered prizes for the most beautiful signs. The result was satisfactory, in that it proved that the handsomest signs have best attracted and held permanent attention.—The How of Improve- ment Work.

COLOGNE'S MUNICIPAL BATHS.

Establishments Where a Douche or a Swim May Be Had for Less Than Five Cents.

Cologne, May 7, 1902.

This city, with a population of 384,000, owns and operates three bathing establishments, viz: The Hohenstaufen, opened in 1890, costing $166,600; the Achter street bath, opened in 1897, costing $35,700; and the Fleischmenger- gasse bath, opened in 1902, costing $78,500. The rates for baths are:

HOHENSTAUFEN BATH.	Cents.
Saloon tub bath	28.5
First class bath	19
Second class bath	9.5
Douche bath:	
First class	9.5
Second class	4.7
Plunge and swimming baths:	
First class	9.5
Second class	4.7

ACHTER STREET BATH.	Cents.
Tub bath:	
First class	9.5
Second class	5.9
Douche bath:	
First class	4.7
Second class	2

Ten first class plunge and swimming bath tickets may be had at the reduced rate of 71 cents.

There are bathing establishments on the Rhine, some of which are free; in others, adults are charged 2 cents and children 1 cent a bath.

The investment, on the whole, has proven profitable, the total profit in 1900 having been $5,558. Previous years have shown a better result, as the summer of 1900 was one of the coldest experienced in this city for many years.

The Hohenstaufen establishment is built of red sandstone and brick, and contains (besides the tub baths) Turkish baths, electric baths, swimming baths, douche baths, and medical baths, a restaurant, a ladies' waiting room, a barber's shop, etc.

It is open in winter from 8 a. m. to 8 p. m., and in summer from 6 a. m. to 8:30 p. m.

The average number of baths per day in 1900 was 1,196.

CHARLES E. BARNES,
Consul.

A SOUTHERN JUDGE ON THE CRIME OF LYNCHING.

Civilized Countries are Distinguished, He Says, By the Respect They Pay to the Law.

In charging the Grand Jury of Loudoun County, Va., recently, Judge Tebbs preached the following impressive sermon on Lynch law:

You are to inquire into the death which only a few days since Charles Craven met at the hands of a mob. Why is this killing of Craven so im- portant? you ask. Was he such an important citi- zen, or can his loss be so hardly borne? No. In his death the State sustains no loss. Barn burner, highway robber, murderer—most likely his crime- stained soul has passed to answer before his Maker for deeds done in the flesh, and none, not even his old mother, bewails his fate.

As citizens, we view crimes only as they affect the Commonwealth. There are circumstances that distinguish this from other crimes and have caused the eyes of all mankind to be turned upon us in sad astonishment. It was a most useless act. Not the slightest excuse can be offered for its com- mission. Countries are held to be civilized and enlightened, savage and barbarous. By naught are they so much distinguished as by the charac- ter of their laws and the due respect and obedience paid them.

Without reason or excuse, merely to glut their mad passion for lawless and useless vengeance, in defiance of the laws of God and man; in open daylight, with a reckless disregard for the rights —nay, the very lives—of others; with the declared purpose, if necessary to the accomplishment of their fell design, to take the lives of our best citizens, careless of the honor and fair name of this their native land, this lawless mob overpower- ed the officers of justice, broke into and injured our jail, imbrued their hands in human blood and brought down shame and disgrace upon us. And, gentlemen, this is not all, nor the worst, of the sad story. Saddest of all is to consider the char- acter of the men who did this deed. This mob was composed only in a small degree, I am told, of the base and degraded among us. It consisted largely of men from whom we had the right to expect better things; men of standing and education in the community; men whom we should expect to find upholding and maintaining, ready to fight for, even to die for, the laws and rights and gov- ernment so dear to their ancestors; and these men were the leaders in needless violence, in rank law- lessness. If such things are to be upheld by the good people of this land, God save old Lou- doun—God save Virginia. Most sincerely do I trust that many of these men have already seen, or will yet see, the error of their ways, and in the future will be true defenders of that Govern- ment they have wronged, those laws they have violated.

Trolley-car accidents caused by weak brakes have been a frequent occurence this sea- son, says the *Municipal Journal and En- gineer.* The recent collision on one of the New England lines, in which several lives were sacri- ficed, upon investigation showed that the brakes in service on the heavy cars were inadequate, and air brakes were recommended.

Wisdom, a Boston monthly, has had a sudden increase of circulation to 200,000 copies. Pos- sibly Boston needs some to go with its learning.

Only 21.4 per cent of the people of New York are native born.

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ANDREW M. DAVIS, First Vice-President.
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Southern Pacific Milling Co.

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Benedict & Turner

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F. J. KOSTER, California Barrel Co.
A. J. MCNICOLL, A. J. McNicoll Elevator Co.
CHAS. M. PLUM, Chas. M. Plum & Co.
A. J. RICH, A. J. Rich & Co.
P. C. ROSSI, Italian Swiss Agric. Colony
ROBERT H. SWAYNE, Swayne & Hoyt.
A. H. VAIL, Sanborn, Vail & Co
L. M. KING, Secretary and Supt.
GEO. T. WRIGHT, Attorney

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RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

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This list is printed in 6,000 papers, which are read by three or four times a. many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of it members, or by such employees as it may designate for that purpose. There is at present no initiatio fee to pay, and the dues are only $1.00 per month.

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F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

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ACCOUNTANTS AND AUDITORS.

Amrath, J. W .107 New Montgomery
Baker, Vawter Co .Mills Bldg.
Barlow, Wade, Guthrie & Co..Mills Bldg
Langdon, Walter J Mayward Bldg
Phillipps, F. G. & Co .....Mills Bldg

ADVERTISING.

Dodge, Al. Co., The.. 47 Van Ness Av

ADVERTISING CARDS.

Stuparich Mfg. Co., The.....141 Fremont

AGENTS.

Sanderson, Geo. R.....238 Montgomery
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
Osborne & Co., D. M.....15 Main

ARCHITECTS.

Curlett, Wm.....311 Phelan Bldg
Curtis, John M.....126 Kearny
Maggs, Herbert B.....36 Flood Bldg
Mooser, William & Son.....14 Grant Ave
Paff, Charles 10 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery

ART GLASS.

California Art Glass, B. & C. Works...120 Second

ART GOODS.

Cohen, H.....19 Grant Ave
Gump, S. & G.....113 Geary
Kennedy-Rabjohn Art Co.....19 Post
Sanborn, Vail & Co.....740 Market
Schussler Bros 119 Geary
Vickery, Atkins & Torry.....224 Post

ARTIFICIAL STONE PAVING.

Gray Bros .....Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co.....422 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co....3 California

ASPHALTUM ROOFERS.

Lonnet, H & Son....100 Montgomery Ave

ASSAYING.

Price, Thos & Son.....521 Sacramento
Simonds, Ernest H.....417 Montgomery

AUCTIONEERS.

Basch Auction Co 319 Sutter
Butterfield, Wm.....806 Market
Chase, Fred H. & Co.....1732 Market
Dinkelspiel, J. S. & Co.....115 Bush
Ordway, W. C.....Cor. 6th and King
Spear, E. H. & Co.....31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co. .....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.

Frost, Nicholas .....336 Third
Simkins & Thorp.....118 Erie

BANKS AND BANKERS.

American National Bank ..200 Montgomery
Anglo-Cal. Bank, Ltd.....200 Sansome
Bank of California.....400 California
Cal. Safe Deposit & Trust Co.....Montgomery and California
Canadian Bank of Commerce.....California and Sansome
Columbian Banking Co..C Spreckels Bldg
Comptoir National D'Escompte de Paris .....122 Sansome
Crocker-Woolworth National Bank or San Francisco.....600 Market
Donohoe-Kelly Banking Co.....100 Montgomery
German Savings & Loan Society.....526 California
Germania Trust Co.....42 Montgomery
Hibernia Savings & Loan Society...McAllister and Jones
Italian American Bank.....518 Montgomery
London & S. F. Bank, Ltd..421 California
London, Paris & American Bank, Ltd.....Sutter and Sansome
Mercantile Trust Company of San Francisco .....236 Bush
Murphy, S. G.....First Nat. Bank
Mutual Savings Bank of San Francisco .....33 Post
Nevada National Bank of San Francisco .....301 Montgomery
Savings and Loan Society.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank..222 Montgomery
Wells, Fargo & Co.'s Bank.....Sansome & Market

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Fink Co.....818 Market

BARREL MANUFACTURERS.

California Barrel Co.....327 Market

BAZAARS.

Emporium, The.....Market

BEER BOTTLERS.

Enterprise Bottling Co....2745 Sixteenth
Fredericksburg Bottling ..Co..1510 Ellis

BELTING—LEATHER.

Cook, H. N. Belting Co.. ..126 Fremont
Heins, Alex Belting Co.....93 Fremont

BICYCLES.

American Cycle Mfg Co.....451 Mission
Christoffer, C. M.....Stanyan
Leavitt & Hill.....309 Larkin
Lee, W. E .....504 Stanyan
Morris Edwin .....1522 Market
Varney, T. H. B .....1331 Market

BILL POSTERS.

Owens, Varney & Green..Market & Tenth

BOILER WORKS.

Eureka Boiler Works .....113 Mission

BOLT MANUFACTURERS.

Payne's Bolt Works ..... 121 Howard

BOOK BINDERS.

Hicks-Judd Co ..... 23 First
Phillips Bros .....506 Clay

BOOKS AND STATIONERY.

Cary, L. H 10 Grant Ave
Cunningham, Curtiss & Welch.....319 Sansome
Elder & Shepard .....238 Post
Hanak & Hargens.....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....204 Pine
Robertson, A. M.....126 Post
S. F. News Co.....242 Geary
Whitaker & Ray Co., The.....723 Market

BOOTS AND SHOES.

Buckingham & Hecht.....235 Bush
Cahn, Nickelsburg & Co.....129 Sansome
Dietle, Chas.....235 Bush
Eisenberg, Henry.....406 Kearny
Heim, F. L.....234 Stockton
Knast & Co.....735 Market
Keenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....534 Kearny
Nolan Bros. Shoe Co.....312 Market
Philadelphia Shoe Co.....10 Third
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe Co. .....12 Second
Williams-Marvin Co.....569 Market
Young, George H.....117 Bush

BOTTLE MANUFACTURERS.

Illinois Glass Co.....525 Sacramento

BOX MANUFACTURERS.

Gray's Harbor Commercial Co.....237 Cal

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery .....1225 Howard
National Brewing Co.....762 Fulton
Phoenix Brewing Co.....528 Noe
Schuster & Kroenke.....427 Valencia
Union Brewing Co.....18th & Florida
Wunder Brewing Co...Scott & Greenwich

BREWERS' & BOTTLERS SUPPLIES.

Abramson-Heunisch Glass Co....10 Main
Bauer-Schweitzer, H. & M. Co..... .....632 Sacramento

BRICK MANUFACTURERS.

Patent Brick Co.....240 Montgomery

BRIDGE BUILDERS.

S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Harper, F. F. G. & Co.... 109 Washington
Heise, Chas. Ed & Co.....510 Battery
Mattoon & Danglada.....508 Battery
Mayhew, F. E. & Co ..... 424 Battery
Reid, George W .....500 Battery
Swayne, Hoyt & Co.....426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E .....122 Davis
DuVal, W. M & Co.....221 Front
Mackie, Wm .....53 Flood Bldg
Page Bros.....302 California
Woods, Maillard & Schmiedell .....307 Sansome

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington ..... 324 Montgomery
Barth, J. & Co 400 California
Bowman, G. F.....323 Hayward Bldg
Girvin & Eyre..... 420 California
Goldman, Max.....312 Pine
Hecht Bros. & Co.....312 Pine
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Politzer & Co ..... Clunie Bldg
Pollia, Edward & Co.....46 California
Rahfish & Hochstadter 412 California

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg. Co..3178 Seventeent

BUILDING AND LOAN ASSOCIATIONS

Continental Building and Loan Association .....330 Californi
Pacific States S. L. & B. Co.....410 Pin

BUILDING MATERIALS.

Waterhouse & Price 29 New Montgomer

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co.. .....116 Batter

BUTCHERS.

Baccus, R. T.....SW. cor. O'Farrell and Maso
Bayle, Lacoste & Co. .....534 Cla
Boyes, James & Co.....108 Cla
Bucknam, Robert F.....906 Valenci
Clayburgh & George.....339 Kearn
Decourtieux, A.....529 Merchar
Hofmann & Woenne.....735 Marke
Katz, F. & Sons.....California Marke
Poly, Hellbron & Co.....339 Kearn
Patek, F. & Co.....500 Washingto
Stone & Ecklon Co., The.....236 Sixt
Tantfe, Wm. & Co.....1537, 15th Ave. S

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.....770 Missic

CAPITALISTS.

Bishop, Chas. R.....530 Californ
Center, John..NE. cor. 16th and Shotwe
Dean, Walter E.....51 Nevada Bloc
Dettman, James.....2318 Steine
Ehrenpfort, Wm.....501 Fillmo
Fontana, Mark J.California and Front s
Hayward, Alvinza.....532 Mark
Hopkins, E. W.....324 Pi
Hopkins, Timothy.....Mills Bl
Levy, H. M.....41 Nevada Bloc
Moore, A. A. Jr....Claus Spreckels Bl
Phelan, Jas D.....Phelan Bl
Poniatowski, A Crocker Bl
Pope, George A Hayward Bl
Schmidt, John A.....425 Ell
Smith, F. M.....101 Sanson
Spreckels, Claus .....327 Mark
Spring Valley Water Works. .....Geary and Stockt
Thompson, R. R.....500 Californ

CARPENTERS AND BUILDERS.

Murray, S. C. .....632 Howa
Robinson & Gillespie .....737 Sutt

CARPETS.

Cordes, W. F.....Emporiu
Gullixson Bros. 835 Mark
Hulse, Bradford & Co.....760 Missi
Schlueter & Volberg .....217 Sutt
Walter, D. N. & E. & Co ...529 Mark

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works .....703 Valenc
Cal. Carpet Cleaning Works .329 Guerre
Hampton & Bailly .....316 Chur
Spaulding, J. & Co.....353 Tehar

CARRIAGE COMPANIES.

United Carriage Co .....Palace Ho

RRIAGE AND BUGGY MANUFACTURERS.

bbitt, J. H.....314 McAllister
nn, A. G. & J. Q.....1321 Market
ave, B. & Co.....421 Pacific
imes, H. E. & Co.....740 Folsom
rkins & Co.....651 Howard
rien & Sons..Golden Gate Ave & Polk
indler, H. B.....123 Spear
idebaker Bros. Mfg. Co.....
.....Market & Tenth
rtsch, William...100 Golden Gate Ave

CASH REGISTERS.

tographic Register Co.....523 Market
eeman, I.....1327 Market

CEMETERIES.

nderson, John, Mgr. Mt. Olivet Cemetery .....916 Market

CENTRAL PARK ASSOCIATION.

'Neill, D. R.....1187 Market

CHAIR MANUFACTURERS.

ywood Bros. & Wakefield Co.....
....661 Mission

CHARCOAL.

landt, N. & Co.....Indiana and Yolo

CHEMICAL WORKS.

lifornia Chemical Works.....
....San Bruno Road and 27th
estern Chemical Co.....Office 3214 25th

CHEMISTS.

rtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

nerican Chicle Co.....27 Main

CHIMNEY PIPE.

awson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

irardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

scoe, J. C.....305 Battery
eule, Louis .....418 Battery

CIGAR AND TOBACCO DEALERS.

ller, Ben..... .....101 Powell
bin, Aug. H.....1 Grant Ave
askower, M. & Co.....223 Montgomery
randt, Jacob.....415 Battery
nst, M. A. & Co.....203 Kearny
eyneman, Hernian.....204 Sansome
dell, H. L. & Co.....314 Sacramento
ne & Connelly.....204 Market
ngstadter, I. S.....401 Geary
ewis, Wm. & Co.....24 California
chaltschke Bros.....410 Market
chaltschke, Chas... .....101 Grant Ave
rdenstein, Max..... .....322 Battery
agemann, H. & Co.....709 Market
naldo Bros. & Co.....300 Battery
hoenfeld, Jonas.... ....508 Washington
hmidt & Bendixen.....3 Market
illard Bros.....636 Market

CIGARETTE MANUFACTURERS.

hn Bollman Co., The.....
....N.E. cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

ell, W. M. Co.....106 Pine

CIVIL ENGINEERS.

erris & Haas.....320 Sansome

CLOAK AND SUIT HOUSES.

ates, M. E. Co. .... .109 California
ailleau, Armand .....114 Kearny
olumbia Cloak and Suit House.....
....1022 Market
avidson, D. M. & Co.....52 First
olden Gate Cloak and Suit House..
....1230 Market
elly & Liebes..... .....120 Kearny
ivingston & Co. .... 867 Market
tein, J. H. & Co.....716 Market

CLOTHING DEALERS.

enedict & Turner.....23 Montgomery
rown Bros. & Co.....121 Sansome
rank Bros.... .....535 Kearny
irsch Bros.... .....221 Montgomery Ave
irsch, L. & Co.....927 Kearny
offman, Rothschild & Co.....11 Battery
ewell, G.....530 Kearny
cilos, Chas. & Co.....132 Kearny
andel, Pursch & Wiener....125 Sansome
eustadter Bros.... .....133 Sansome
rager, A. J. & Sons.....857 Market
oos Bros.....Kearny & Post
chwartz, A.....62 Third
trans, Louis .....11 Sansome
ummerfield & Roman....Fifth & Market

COAL DEALERS.

llen, Chas. R .....144 Steuart
rooks, Peyton H.....Mills Bldg
nmpbell, Arthur C.....524 Second
rnwall, P. B.....204 Front
rtch, Geo .. .. 110 East
reenberg, A. H..... .....1419 Ellis
iddleton, John..... .....309 Stockton
Morton, Thomas.... .....674 Geary
Oregon Coal & Navigation Co.....
....Broadwny and East
Penbody, E. & Co.....35 Clay
Rosenfeld's John, Sons.....202 Sansome
San Francisco & San Joaquin Coal Co.
....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Wainwright & Easton .....131 Folsom
Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co.....117 Washington
Armsby, J. K. & Co.....138 Market
Biagi, D. & Co.....620 Sansome
Caffrey, John .....21 Sutter
Christy & Wise Com. Co.....223 California
Cutter & Mosely.....302 California
Dairymen's Union .....128 Davis
DeBernardi, D. & Co.....409 Front
Demartini, John & Co....315 Washington
Dempster & Son.....320 Sansome
Dennison, Fleweger & Co.....117 Sacramento
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Lydon & Co. ..... 111 Front
Freitas, M. T. & Co.....325 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri .....309 Washington
Greenway, E. M...Vallejo St. Warehouse
Griffin & Skelley Co.....132 Market
Grinbaum, M. S. & Co., Ltd.....215 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hansen, John R. & Co.....310 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....10 Davis
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivancovich, J. & Co.....209 Washington
Kittle & Co.....202 California
Landsberger & Son.....123 California
Lelst, C. J. & Co...Sacramento and Davis
Lercari, C. J. & Co.....524 Sansome
Levy, S. M. & Co.....420 Front
Lichtenberg, William.... .....215 Sansome
Lichtenberg, R..... .....303 California
Loaiza, W. & Co.....218 Sansome
Lowry, W. G. & Co.....40 California
Macpherson, A. M.....215 Washington
McLeod, Daniel.....321 Bush
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall.....310 Washington
Montealegre & Co.....410 Hayward Bldg
Nardini, A. & Co.....324 Davis
Pettigrew, John M.....210 California
Phillips, M. & Co.....202 Market
Porter Bros. & Co.Washington & Drumm
Price, W. C. & Co.....413 Front
Scatena, L. Co.....104 Washington
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific Milling Co...224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold.....110 Davis
Williams, The H. A. Co.....308 Market
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Young, Carlos G.....122 Davis
Zentner, J. & Co....Front & Washington

CONFECTIONERS.

Blum, S. ..... Polk & Sutter
De Martini, L. Supply Co.....112 Front
Gruenhagen & Co.....20 Kearny
Gulliet, Chas..... .....905 Larkin
Haas, Geo. & Son.....810 Market
Bromada, Adolph Co.....222 Battery
Lechten Bros..... .....1257 Polk
Maskey, Frank.... .....32 Kearny
Roberts, Geo. F. & Co....Polk and Bush
Rothschild & Ehrenpfort.....35 Main
Strohmeier, W. A. & Co.....1006 Market
Seidl, J. & Co.....658 Mission
Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel..... .....
... .N.E. cor. Broadway and Front

CORDAGE MANUFACTURERS.

Tubba Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph .... 30 Flood Building

COTTON GOODS.

California Cotton Mills Co. East Oakland, Cal.

CRACKER MANUFACTURERS.

American Biscuit Co.....
....Broadway and Battery
Macdonald, J. G.....1120 Market
Pacific Const Biscuit Co.....601 Folsom

CREDIT BUREAU.

Credit Agency.....508 California
Merchants' Credit Assn. of Cal.....
....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine
Cowen-Helnsberg Co..... ... 318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....103 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O.....Fnurth and Mission

CUTLERY.

Helliwell, R.....108 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market
Wilson & Bro.....20 Drumm

DRAYMEN AND STORAGE.

Bekins Van & Storage Co.....630 Market
Bocarde, J. B., Drayage Co...22 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....100 California
McNab & Smith.....205 Davis
Morton Draying & Whse. Co., The..
....110 Battery
Overland Freight Transfer Co..203 Front
Raubinger Bros.... .....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co....Bryant and Second
Western Transfer & Storage Co.323 Front

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave
Boericke & Runyon.....231 Sutter
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Clough, Frank..... .....400 Ellis
Esters von Krakau, W.....25th & Folsom
Fauda, C. O..... .....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
....S. W. cor. Van Ness Ave & Geary
Gates, J. R. & Co.....417 Sansome
Gleason Bros. .....Clay & Kearny
Lainer, Rd. Drug Co.....699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D. .....3402 Mission
Searby's Pharmacy..... ....400 Sutter
Schmidt Val....S. W. cor. Polk & Jackson
Smith, E. J.....cor. 5th and Folsom
St. Nicholas Pharmacy..Market & Hayes
Wakelee & Co.....Bush and Montgomery
Week, Co., F. A.....127 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
City of Paris Dry Goods Co., The....
....Geary & Stockton
Curtin, C. .....911 Market
Davis, R. D. & Co..Geary & Grant Ave
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....669 Market
Greenberg & Greenberg.....31 Grant Ave
Hale Bros..... .....979 Market
Kohlberg, Strauss & Frohman..107 Post
Kennedy, R. T. Co.....1106 Market
Lippman Bros.....495 Hayes
Livingston Bros... .....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....25 Kearny
Moran, J. M. & Co.....1009 Market
Murphy, Grant & Co...Sansome & Bush
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D....
....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Silverman, J..... .....222 Third
Steen, M. A..... .....1274 Geary
Stranss, Levi & Co.....16 Battery
Weill, Raphael & Co....Kearny and Post
Weinstock, Lubin & Co..Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning Works, The .....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College.....24 Post
S. F. Business College.....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner....Fremont & Howard
Electrical Engineering Co....609 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Elec. Corp.....527 Mission
Cal. Electrical Works.....547 Mission
Electric Railway and Manufacturers' Supply Co..... .....68 First
General Elec. Co....Claus Spreckels Bldg
Hetty Bros..... .....126 Eddy
Klein Elec. Works, The J. M.....
....421 Montgomery
Summerhayes, W. R.....627 Howard

ELECTRICAL CONSTRUCTION.

Electrical Construction Co... ...31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric & Mfg. Co....
..... 425 Market

ELECTRO-PLATERS.

Central Plating Works .. 22 Jessie
Denniston's San Francisco Plating Works ....743 Mission
Golden West Plating Works....103 Beale
Merle, A. Compsoy..... .....515 Mission

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co.....122 Main
Cahill & Hall Elevator Co.....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....209 Second

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....6 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D.....34 East

ENGINEERS' SUPPLIES.

Pickthall, M. & Co.....105 Fremont

ESSENTIAL OILS.

Boldemann, A. C. & Co..... ...120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P.....6 California
Wellman, Peck & Co.....201 Market

FIRE PROOFING.

Western Expanded Metal & Fire Proofing Co...415 Claus Spreckels Bldg

FIREWORKS.

California Fire Works Co.....219 Front

FISH DEALERS.

Drysellus & Co.....93 Cal. Market

FLORISTS.

Jacquemet, J. & Co.....606 Eureka
Shannhan Florist Co.....107 Powell
Shibeley, Frank P.....311 Sutter
Sievers & Boland.....25 Post

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Deming, Palmer M. Co...114 Sacramento
Hinz & Plagemann.....120 Mission
Sperry Flour Co.....134 California
Stockton Milling Co.....112 California

FRUITS AND VEGETABLES.

Foster, C. M. & Co.....727 Market
Omey & Goetting.....California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A.....340 Post
Bateman, William.....835 Folsom
Brenner, John Co.....957 Market
Chicago Clock Co.....113 Grant Ave
Eastern Outfitting Co.....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H.....648 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co.....750 Mission
Kragen Furniture Co.....1015 Market
McCann, Belcher & Allen.....600 Sutter
Milwaukee Furniture Co....932 Howard
Pattosien Co..... .....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith, Furniture Co., A. B.....128 Ellis
Sterling Furniture Co.....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Yawman & Erbe Mfg Co.....
..... .Mission and New Montgomery

FURNITURE MANUFACTURERS

Doernbecher Furniture Co. .762 Mission

FURS.

Berwin & Gassner.....110 Kearny
Boehlich, Albert.....116 Grant Ave
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant ave

FUSE MANUFACTURERS.

Ensign, Bickford & Co.....220 California

GAS FIXTURES.

California Gas Fixture Co.....330 Post
Day, Thos. Co.....725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co.....310 Market
Union Gas Eng. Co.....244 First

GAS GOVERNORS.

Universal-Pacific Gas Governor Co...
....310 Geary

GAS METERS AND STOVES.

Pacific Meter Co.....17 Fremont

GAS REGULATORS.

Gas Consumers' Association.....341 Post

GENERAL MERCHANDISE.

Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.

United States Glass Co..... ...18 Sutter

GLOVES.

Moss, Geo. A.....101 Post
Smith, W. M.....200 Post
Steinberger & Kalisher.....230 Sutter

GLUE MANUFACTURERS.

California Glue Works.....123 California

GRANITE AND MARBLE DEALERS.

Back, F. J.....791 San Jose Ave

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.... 125 Geary

GROCERS.

Bibo, Newman & Ikenberg.. ..1447 Polk
Claussen, C.....23d and Capp
Cluff, William C.....18 Front
Ehrman, M. & Co.....104 Front
Foge, J. M .....5th and Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co. .....216 Front
Hollmann, Henry.....2305 Mission
Irvine Bros..... .....1302 Polk
Lennon, John A.....315 Clay
Levi, H. & Co.....36 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Rathjen Bros.....39 Stockton
Ring Bros..... .....19th & Castro
Smith's Cash Store.....27 Market
Sussman, Wormser & Co.....
.....S. E. cor. Market and Main
Tillmon & Bendel.....327 Battery
West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Breiner, O. A.....620 Kearny
Clabrough, Golcher & Co.....533 Market
Shreve & Barber.....511 Kearny

HARDWARE.

Baker & Hamilton.....2 Pine
Bennett Bros..... .....35 Sixth
Brown, Chas. & Son.....807 Market
Brownlee, J. P.....1612 Market
Dunham, Carrigan & Hayden Co..19 Beale
Froelich, Christian.... .....202 Market
Holbrook, Merrill & Stetson...235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works.....159 Fremont
Mangrum & Otter, Inc.....581 Market
Marwedel, C. F.....58 First
Montague, W. W. & Co.....309 Market
Montanyn, J. De La Co.....606 Battery
Mossford, Moses.....3885 24th
Pacific Hardware and Steel Co.
.....Mission and Fremont
Palace Hardware Co.....693 Market
Philpott & Armstrong.....823 Market
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tay, Geo. H. Co.....49 First
Taylor & Pritchard.....12 Market
Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
Colman Co..... .....130 Kearny
Fisher & Co..... ...9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer K. & Son.....8 Kearny
Triest & Co..... ....116 Sansome
Union Hat Co. 578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros..... .....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....105 Steuart
Goss, Chas. E.....2100 Mission
Meyer, Albert..... .....2303 Geary
Merrow, Geo. & Co.....303 California
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermell, J. L..... .. 3042 Mission

HEATING AND VENTILATING.

Grannis, J. G. & Co. ....565 Mission
Royal Heating Co., Inc
S E cor New Montgomery & Mission

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush near Kearny
Elsmere, Hotel . 418 Sutter
Gallagher, John P.....Langham Hotel
Holm & Saxtorph, Baldwin House...
....30 Ellis
Hotel Bella Vista.....1001 Pine
Hotel Rafael.....San Rafael
Kilgabury, George W .....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel..... .....Montgomery
St Nicholas. ....Market and Hayes
Turpin, F. L. The Royal..... ..126 Ellis

HOUSEHOLD UTENSILS.

Wooster & Co..... ..... 22 Second

ICE DEALERS.

Consumer's Ice Co .... 420 Eighth
Merchants' Ice and Cold Storage Co .
....212 Clay
Union Ice Co..... .....735 Fourth

INSURANCE.

Ahpel & Bruckman.. ...209 Sansome
Alliance Assurance Co 416 California
Bagge & Stovel ..... 411 California
Berthau Cesar..... .... ..423 California
Butler & Hewitt . . 413 California
Com'l Union Assurance Co .....
416 California
Craig, Hugh .. 210 Sansome
Davis, J. B. F. & Son 215 Sansome
Dornin, Geo. D Hayward Bldg
[illegible] 318 California
Fireman's Fund Insurance Co . . .
401 California
Forbes, A. H. & Son, Mutual Life Bldg
Germania Ins. Co., of Frankfort 337 Pine
Grant, Geo. F..... ..... 1 Sansome
Gutte & Frank .... 303 California
Herold, Rudolph, Jr.....415 California
Ins. Co. of North America..412 California
Landers, William J.....206 Sansome
Liverpool & London & Globe Ins. Co.,
The.. .....422 California
Manheim, Dibiera & Co. ..... 217 Sansome
Milwaukee Mechanics' Ins. Co.....
....410 California
Nathan & Kingston.....501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co.....312 California
Norwich, Union Fire Ins. Society.....
....314 California
Pacific Mutual Life Ins. Co of California... .Montgomery & Sacramento
Pacific Surety Co.....Safe Deposit Bldg
Parker, Chas. M. T.....214 Pine
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co.....
....Mills Bldg
Shields, A. M. .....Crocker Bldg
Transatlantic Fire Ins. Co..213 Sansome
Turner, Geo. W.....315 Safe Deposit Bldg
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson, Horace..... 201 Sansome

IRON WORKS.

California Iron Yard.....610 Second
Morton & Hedley .....234 Fremont
Vulcan Iron Works..... ....506 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
Nippon & Company .....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hirt, B..... .....13 Sansome
Mendelson Bros..... .....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
Barth, Rudolph.....141 Post
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co.....206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W. .....5 Third
Greenzweig, George & Co.....206 Kearny
Hall, A. I. & Son.....643 Market
Huguenin, Adolph.....824 Market
Jenkel, John R.....817 Market
Judis, Alphonso Co.....4 Chronicle Bldg
Lundberg & Hoy..... .....232 Post
Nordman Bros..... .....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co..... ..... 118 Sutter
Rothschild & Hadenfeldt.....207 Sutter
Schumacher & Co.....621 Market
Schussler, M. & Co.....713 Market
Schwartzo K. G..... 502 Battery
Schweitzer, Joseph.....707 Market
Shreve & Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vandersilice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.. .....220 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
Jacobs & Co.....113 Kearny
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Caro, A. W Geary & Powell
Feder, M .....139 Ellis
Flamm, G.....1435 Polk
Gadner, A.... .....2012 Fillmore
Lowenthal & Co.....914 Market
Rothschild, M 526 Sutter

LAMPS.

Boesch Lamp Co.....585 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
S. F. Laundry Association.....131 Ellis
U. S. Laundry Association..3111 Sixteenth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co..583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co 612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Riesenger & Co..... . 401 Front
Brown & Adams..... .....109 Battery
Frank S. H. & Co..... .....408 Battery
Harpham & Jansen..... 524 Washington
Klopper & Dulfer.....209 Mason
Kulman, Salz & Co 582 Mission
Wagner Leather Co..... .....306 Clay

LIGHT AND POWER COMPANIES.

Equitable Gas Light Co ..516 California

LIME AND CEMENT.

Cowell, Henry & Co..... ..211 Drumm

LITHOGRAPHERS.

Bosqui Printing & Engraving Co.....
....523 Clay
Britton & Rey..... .....525 Commercial
Mutual Label & Lithn. Co .24 & Bryant
Roesch, Louis Co. ..... 325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J..... ..... 409 Taylor
Kelly, Thos. & Sons..... 1629 Pine
McCord, Alex & Co.....221 Ellis
Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....33-31 Crocker Bldg
Blyth & Trott.....Spear and Mission
Caspar Lumber Co.....210 Hayward Bldg
Dodge, L. J. Co .. . 6 California
Doe, Chas. F. & Co.....101 Howard
Dolbeer & Carson.....10 California
Gray's Harbor Commercial Co.....
....237 California
Gualala Mill Co. .... 5 Market
Hihn, F. A. Co.....Santa Cruz
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph .....1510 Daviadero
Morrison Lumber Co.....732 Brannan
Pope & Talbot.....314 California
Renton, Holmes & Co.....35 Steuart
Scott & Van Arsdale L. Co.....
....Fifth and Brannan
S. F. Lumber Co.....Third & Berry
S. F. Timber Preserving Co...223 Folsom
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Truckee L. Co. of S. F.....6 California
Union Lumber Co.....Sixth & Channel
Wigmore, John & Sons Co.....29 Spear

MACARONI MANUFACTURERS.

California Italian Paste Co.....
....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply Co..322 Howard
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert..... .....108 Main
Harron, Rickard & McCone...21 Fremont
Henshaw, Bulkley & Co.....
....Fremont and Mission
Martin Pipe & Foundry Co.....
....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co.....32 First
Oriental Gas Engine Works..229 Folsom
Pacific Tool and Supply Co...407 Mission
Italston Iron Works.....222 Howard
Tatum & Bowen .....34 Fremont
The Compressed Air Machinery Co...
....26 First
Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F.....12 Drumm
Hughson & Merton.....105 Front
Poett & Center.....123 California
Robinson, Geo. H . . 226 Bush

MATCH MANUFACTURERS.

Metropolitan Match Co.....5 Front

MATTRESS AND UPHOLSTERY.

Schrock, W. A.....21 New Montgomery

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery
Baumel, Fred J.....1608 Market
Brenner-Ulman Co., The.....17 Battery
Bullock & Jones Co.....105 Montgomery
McNamara & Moras ..... 7 Battery
Cluett, Peabody & Co ..... 582 Mission
Elrick & Webster.....209 Montgomery
Gibson, J. T.....1204 Market
Greenebaum, Weil & Michels..17 Sansome
Hansen & Elrick .....Market & Third
Keller, M. J. Co.....1023 Market
Meyerstein Co..... .....6 Battery
Morgan Bros..... .....229 Montgomery
Schoenfeld, Adolph..... .....1334 Market
The Toggery..... .....628 Market

MERCHANT TAILORS.

Block & Georges.....119 Sutter
Francis & Co ..... 327 Montgomery
Growall, W. L. Co.....Crocker Bldg
Lemos, Leon.....1117 Market
Lyons, Charles..... .....721 Market
Poheim, J. T.....1110 Market
Reid, John..... .....907 Market
Smith, J..... .....906 Market
Williams Bros..... .....111 Sutter

METAL WORKS.

American Can Co.....209 Mission
Flinn, John Metal Works.....313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co.....
..... 645 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson..1228 Folsom
Cal. Milk Producers' Assn.....428 Turk
Jersey Farm Co.....851 Howard
Loewe, Wm G..... 624 Russia
Millbrae Co.....Ninth and Mission
S. F. Cream Depot.....1929 Mission
Standard Milk Co.... . 3251 Sixteenth

MILLINERY.

Hinz & Landt.....543 Market
Holm & Nathan .....512 Market
Muller & Inns Co.....731 Market
Spencer & Mitau.....1026 Market
Toplitz, H. L. & Co.....545 Market

MILLWRIGHTS.

Dibert Bros Mfg Co.....225 Mission

MINERAL WATERS.

Consumer's Seltzer Water Co 1391 Folsom
Eggers, Chas. & Co.....118 Eureka
Mt Shasta Mineral Spring Co.....
....Sixth and Brannan

MINERS' AND ASSAYERS' SUPPLIES.

Taylor, John & Co..... ..... 63 First

MINING COMPANIES.

Alaska Treadwell Gold Mining Co. ..
....Mills Bldg
Bourn, W. B.....401 California
Gage, W. S.....330 Market
Quarre, Geo.....Cal. Safe Deposit Co

MUSICAL INSTRUMENT DEALERS.

Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Kohler & Chase.....28 O'Farrell
Mauvais, The Zeno Music Co..769 Market
Maury, Byron ....308 Post
Paige Piano Co Post & Stockton
Sherman, Clay & Co.....139 Kearny

MUSLIN AND FLANNELETTE UNDERGARMENTS.

Reynolds, Geo. W.....597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

OILS.

Standard Oil Co.....421 Market
Weed, F. F., Sec'y Lion Oil Co.....
....927 Market

OPTICIANS.

Berteling Optical Co.....16 Kearny
California Optical Co ....906 Kearny
Chinn-Beretta Optical Co.....991 Market
Haskell & Jones Co.....243 Grant ave
Hirsch & Kaiser .....7 Kearny
Kahn, H. & Co.....642 Market

ORIENTAL RUGS.

Hagopian & Co.....230 Post

OYSTER DEALERS.

Darbee & Immel.....30 Union Sq. Market
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association...308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....46 Eleventh
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co.....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....115 Front
Whittier-Coburn Co... .....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons.....729 Devisadero
Bruce, N..... .....3020 Sixteenth
Brailley & Son.....923 Mission
Davis, H. .. .. 236 Powell
Fraser, John P.....306 Stockton
Gercke & Weber.....717 Larkin
Stader, C.....Glen Park
St. Denis, J. & Co.....320 Sutter
Stein, M..... .....759 Market
Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold. P. B. Factory...14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Crown Paper Co.....707 Front
Union Bag & Paper Co.....406 Front
Union Pulp & Paper Co.....410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co. ..... 520 Market

PAPER PATTERNS.

Butterick Publishing Co., Ltd., The..
....201 Post

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo 2149 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
California Fig Syrup Co.....392 Chorpenning
Law, Herbert E.....2304 Van Ness Ave
National Pharmacy Co 214 Towns

PHOTOGRAPHERS.

Sewell, Daniel.....1025 Market
Taber Photo Co.....121 Post

PHOTO-ENGRAVERS.

Bolton & Strong.....510 Montgomery
Sunset Photo & Engraving Co.....
....106 Union Sq. Ave

PHOTOGRAPHIC SUPPLIES.

Kirk, Geary & Co .. .. 112 Geary

PICKLE MANUFACTURERS.

Fisher Packing Co.....509 Commercial
Loeffler, John..... .....422 First
Pacific Vinegar & Pickle Works.....
....122 Davis

PLANING MILLS.

Birth, L. H..... .....300 Bryant
Hansen, A..... ...Berry near Sixth
Townley Bros.....18th and Folsom
Young, James.....Beale and Mission

PLUMBERS.

Bayreather, G. W. & Co 801 Post
Forsyth, W. C..... . 106 Golden Gate Ave
Ickelheimer, S. & Bro..... 20 Geary
Murray Bros..... .....623 Sacramento
Snook, Wm. & Son. ..... 51 O'Farrell
Wilson, W. F..... .....328 Stockton

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co.... . .. .. 211 Clay
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....513 Front
Heineman & Stern.....916 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. & Prov Co .117 Davis
Western Meat Co....Sixth and Townsend
Wilfert Bros..... .....1373 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A ... ...526 Montgomery
O'Brien & Spotorno .... Cal. Market
Tiddy, Richard .... Spreckels Market

POWDER WORKS.

The California Powder Works 320 Market

PRESS CLIPPINGS.
Allen's Press Clipping Bureau.....230 California

PRINTERS.
Bent & Meyerderks.....40 California
Commercial Publishing Co.....403 Mission
Cubery & Co.....587 Mission
Dempster Bros...Glen Park Av. & Bond
Eastman, Frank & Co.....509 Clay
Freygang-Leary Co.....113 Davis
Hughes, Edward C.....511 Sansome
Janssen Printing & Binding Co.....23 Stevenson
Monahan, John & Co.....412 Commercial
Munk, R.....805 Mission
Murdock, C. A. & Co.....532 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The.....556 Mission
Sterett Printing Co.....933 Market
Stuetzel & Co.....109 California

PRINTERS' INK.
Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.
Swain, Hadwen Mfg. Co.....215 Spear

PROPERTY OWNERS.
Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co.....54 Crocker Bldg
De Vecchi, Dr. Paolo.....Crocker Bldg
Flood, James L.....7 Nevada Block
Felton, C. N.....331 Pine
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland.....2304 Van Ness Ave
Mackay, John W.....7 Nevada Block
Marye, Geo. T., Jr.....234 Montgomery
Parrott, John.....401 Parrott Bldg
Payson, A. H.....641 Market
Pierson, Wm. M.....324 Pine
Pillsbury, E. S.....105 Crocker Bldg
Quinn, John E.....Berkshire Hotel
Shields Estate Co.....324 Bush
Tevis, Wm. S.....Mills Bldg
Wilson, A. W.....Hotel Richlieu

PUMPING MACHINERY.
Dow, Geo. E., Pumping Engine Co.....149 First
Jackson, Byron Machine Works.....411 Market

RAILROAD TIES AND TAN BARK.
Bender Bros.....5 Market

REAL ESTATE DEALERS.
Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....10 Montgomery
Baldwin, O. D. & Son.....22 Montgomery
Breese, G. L. & Co.....Hayward Bldg
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co.....20 Montgomery
Bush, David & Son.....20 Montgomery
Center & Spader.....11 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Giselman, William, Trustee.....120 Phelan Bldg
Hendricksen, William & Co.....614 Claus Spreckels Bldg
Heyman, Jacob & Son.....117 Sutter
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Investors' Agency, The...137 Montgomery
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons.....5 Montgomery
McElroy, R. D.....4 Phelan Bldg
Oliver, B. P.....114 Montgomery
Patterson, Geo. W. H. & Co.....11 City Hall Sq
Pforr, John.....1183 Oak
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shainwald, Buckbee & Co.....210 Montgomery
Smith, Julien.....420 Montgomery
Strassburger, I & Co.....484 California
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc.....613 California

RECREATION GROUNDS.
Herman, R.....Harbor View Park

REFINERS.
Selby Smelting & Lead Works.....416 Montgomery

RESTAURANTS.
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Bianco & Brun...N.E. cor. Eddy & Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland.....329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Page & Falch.....Turk and Mason
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ruediger & Loesch.....111 Larkin
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....Market and Park Ave
Young, H. H.....228 Kearny
Zinkand, Chas. A.....927 Market

RIGGERS.
Rice, Peter.....17 Howard

ROOFERS & ROOFING MATERIALS.
Pacific Refining & Roofing Co.....113 New Montgomery

RUBBER GOODS.
Bost. Wov. Hose & Rubber Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
G. P. and Rubber Mfg. Co., The.....30 Fremont
Morgan & Wright.....305 Larkin
N. Y. Belting & Packing Co...509 Market
West Coast Rubber Co.....587 Mission
Winslow, C. R. & Co.....44 Second

SAFES.
Hall's Safe & Lock Works.....605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.
California Saw Works.....210 Mission
Simonds Saw Co.....33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.
Craig Bros.....120 Sutter

SCREEN WORKS.
Quick, John W.....221 First

SEEDS AND GRAIN.
Bowen, E. J.....315 Sansome
Hillens, F.....200 Davis

SEEDS AND PRODUCE.
Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....1358 Market
Steiger Terra Cotta & Pottery Works.....Mills Bldg.

SEWING MACHINES.
Evans, J. W.....1021 Market
Jackson, Wm. E.....512 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co..334 Post

SHEET IRON AND PIPES.
Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.
Hay & Wright.....35 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.
Foard, L.....3 Steuart
Josselyn, G. M. & Co.....33 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.
Alexander & Baldwin, Ltd....308 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. B.....123 California
Dieckmann & Co.....421 Market
Eddy, Falk & American Trading Co..123 California
Grace, W. R. & Co.....N. E. cor. Cal. & Battery
Johnson-Locke Mercantile Co.....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....415 Safe Deposit Bld
McNear, G. W.....325 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co.....310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co.....109 California
Parrott & Co.....305 California
Pike, Chas. W. & Co.....124 California
Pinet, J. Co.....504 Jackson
Plummer, Geo. E. & Co.....54 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Ulrichs, J. F.....122 Clay
Webster & Dunbar.....304 Davis
Williams, Dimond & Co.....202 Market

SHIPSMITHS.
Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.
Berman, O.....48 Ellis
Ide, Geo. P. & Co.....515 Market

SILK MANUFACTURERS.
Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SMOKERS' ARTICLES.
Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.
Fischbeck & Glootz.....307 Sacramento
Lille, Charles..N.W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.
Horstmann Co., John.....675 Bryant

SODA WATER MANUFACTURERS.
Becht, J. G. & Co.....304 Stockton
Belfast Ginger Ale Co...Union & Octavia

SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....141 First

STAMP DEALERS.
Makins & Co.....506 Market
Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.
Everding, J. & Co.....43 Clay

STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne.....55 First
Bonestell & Co.....401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton.....415 Montgomery
Le Count Bros.....533 Market
Zellerbuch, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.
Cook, Thos. & Co.....521 Market
Fugazi, J. F. & Co..5 Montgomery Ave
International Nav. Co.....30 Montgomery
Occidental & Oriental Steamship Co..421 Market
Pacific Coast Steamship Co....10 Market
Pacific Mail Steamship Co....421 Market
Peterson, James P.....3 Steuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.
Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission
McAllister, Woodside & Co.112 Leidesdorff
Menzies, Stewart & Co.....514 Battery

STORE AND OFFICE FIXTURES.
Simmen, John.....348 Phelan Bldg
Thoms, J. W....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.
Steiger & Kerr.....350 Main

STOVES AND RANGES.
Schieck, John C.....13 Bluxome

SURGICAL INSTRUMENTS.
Folkers, J. H. A. & Bro.....815 Market
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.
Lietz, A. Co.....422 Sacramento

SYRUPS.
Colonial Maple Sugar & Syrup Co....3460 Twenty-fifth
Long Syrup Refining Co....8th & Brannan
Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.
Empire Milling Co.....310 Townsend

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Baumgarten, J. & Co.....578 Mission
Byrne, Jos. & Co.....1145 Mission
Ford, C. W. R. & Co.....115 Sutter
Reiss Bros. & Co.....24 Sutter
Stein, Simon & Co.....Second & Market

TAILOR TO TRADE.
Hilp, Henry.....569 Market

TANNERS.
Eagle Tannery...26th & San Bruno Ave
Legallet-Hellwig Tanning Co...401 Front
Norton Tanning Co.....312 Clay

TANNING EXTRACTS.
California Tanning Extract Co.....218 California

TEAS, COFFEES AND SPICES.
Brandenstein, M. J. & Co.....118 Market
Burmester, Henry W.....1143 Market
Castle Bros.....463 Mission
Caswell, Geo. W. & Co.....414 Sacramento
Folger, J. A. & Co.....104 California
Guittard Mfg. Co.....119 Front
Hills Bros.....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co.....108 Market
Thierbach, Chas. F. & Co.....306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.
Pacific States Telephone and Telegraph Co., The.....216 Bush
Weihe, E. F.....Supt. Am. Dist. Telegraph Co

TENTS AND AWNINGS.
Ames & Harris, Inc.....100 Sacramento
Neville & Co.....31 California

THEATRES.
Belasco, Fred.....Alcazar Theatre
Walter Orpheum Co.....113 O'Farrell

TIN CAN MANUFACTURERS.
Union Can Co. of S. F.....Battery & Lombard

TIN PLATE MANUFACTURERS
Williams, I. B.....Mills Bldg

TITLE INSURANCE.
California Title Ins. and T. Co.....410 Montgomery

TOWEL COMPANIES.
Mercantile T. & L. Co.....251 Jessie
S. F. Towel Co., The.....819 Folsom

TRANSFER COMPANIES.
Commercial Transfer Co.....115 O'Farrell
Morton Special Delivery Co....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....20 Market
River Express Co.....10 Drumm
Wells, Fargo & Co.'s Exp....2d & Mission

TRUNKS.
Hirschfielder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James.....1 Ellis

TRUSSES AND ELECTRIC BELTS.
Pacific Electric Belt & Truss Co.....105 Ellis

TURKISH BATHS.
Burns, Edw. F.....11 Grant Ave
Greenhood, L. H.....222 Post
Lindstrom & Johnson.....416 Sutter

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co.....110 Montgomery
Bannan's Typewriter Exchange.....307 Montgomery
Bernemann, Geo. C. & Co.....117 Sutter
Wyckoff, Seamans & Benedict.....211 Montgomery
Yost Typewriting Machine Co..327 Montgomery

UNDERTAKERS.
Gray, N. & Co.....611 Sacramento
Halsted & Co.....946 Mission
Maass, H. F.....917 Mission
Truman, Chas. H. J. & Co....1909 Mission
United Undertakers' Association..27 Fifth
Valente, Marini & Co.....1524 Stockton

UNIFORMS AND REGALIA.
Pasquale, B. & Sons.....123 Geary

VINEGAR MANUFACTURERS.
Consumers' Y. & V. Works....404 Battery

WAGON & CARRIAGE MATERIALS.
Holt Bros. Co.....30 Main

WALL PAPER AND MOLDINGS.
Quadt, John.....1614 Market
Uhl Bros.....655 Market

WAREHOUSES.
Grangers' Business Association.....309 California
Haslett Warehouse Co., The.....206 California
Lemman Bros.....Townsend & Japan
Sansome Street Warehouse, Inc.....309 Sansome
S. F. Warehouse Co.....41 First

WELL BORERS.
Lowe, J. W.....126 Kearny

WINES AND LIQUORS.
Arnhold, B. & Co...Townsend & Stanford
Berges & Domeniconi.....708 Sansome
Bieber, P. P. & Co.....824 San Jose Ave
Bielenberg & Weniger.....101 Powell
Braunschweiger & Co.....5 Drumm
Buneman, H.....319 Front
Cahen, Louis & Son.....418 Sacramento
California Wine Association.....661 Third
Carroll & Carroll.....120 Front
Cavagnaro, F.....544 Clay
Chaix & Bernard.....756 Brannan
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co.....100 Front
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The.....Market and Second
Hey, Grauerholz & Co.....224 Front
Hildebrandt, Posner & Co.....610 Front
Holtum Bros., Inc.....565 Market
Holtum, Ferdinand.....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agric. Col..618 Montgomery
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi.....Second & Bryant
Leuenberger, E. & Co.....1417½ Folsom
Livingston & Co.....206 Davis
Lubben, John.....California & Sansome
Lyons, E. G. & Raas Co., The.....549 Mission
Mann, C. M., suc. to I. de Turk.....215 Sacramento
Martin, E. & Co.....54 First
Martinoni, E.....714 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co.....314 Sacramento
Metzger, Leo & Co.....118 Battery
Meyerfield, Mitchell & Co.....116 Front
Mohns & Mohns, Inc.....29 Market
Moore Hunt Co., The Jesse.....200 Davis
Naber, Alfs & Burne.....323 Market
Napa and Sonoma Wine Co.....115 Ellis
Oakville Wine Co.....Folsom and Army
Pike, B. D. & Co.....213 Battery
Rosenblatt Co., The.....113 Pine
Rothenberg, S. B. & Co.....117 Battery
Royal Eagle Distilleries Co....501 Market
Samuel Bros. & Co.....521 Market
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender.....Brannan & Boardman
Schultz, Wm. A. & Sons.....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros & Plagemann....328 Sansome
Spruance-Stanley Co.....410 Front
Stoufe, John & Co.....208 Market
Van Bergen, N. & Co.....418 Clay
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....318 Clay
Wilmerding-Loewe Co.....50 First

WIRE AND WIRE ROPE.
American Steel & Wire Co.....10 Pine
Roebling's, John A. Sons Co..25 Fremont

WOOD DEALERS.
Union Wood and Timber Co.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.
Bush & Mallett Co.....328 Post

WOOD AND WILLOW WARE.
Kasper Bros., & Co.....206 Battery
Levenson & Co.....209 Front
Unna, Harry Co., The.....113 Battery

WOOL.
Denigan, Thos., Son & Co....132 Market
Koshland, S. & Co.....222 California
San Francisco Wool Sorting & Scouring Co.....652 Fifth

WOOLEN MANUFACTURERS.
Golden Gate Woolen Mfg. Co..535 Market

WRECKERS.
Whitelaw Wrecking Co.....253 Spear

WORK OF THE DIRECTORS.

Subscription for Free Concerts Has Been Made, and Better Street Cleaning has been Urged on the Board of Public Works.

Four meetings of the Board of Directors, besides several committee meetings, have been held during the past month, and among various important matters considered the following have been definitely acted upon:

FREE CONCERTS IN PUBLIC SQUARES.

Believing that free concerts in the principal public squares will benefit citizens and be an additional attraction to San Francisco, the Board has sent the following indorsement of the plan to Mayor Schmitz:

August 30, 1902.

Hon. Eugene E. Schmitz, Mayor City and County of San Francisco—Dear Sir: The Merchants' Association notes with pleasure the plan proposed by your Honor for giving a series of free concerts in various public parks throughout the city during next year.

This Association has several times recommended the giving of free concerts in some of the downtown squares, and it affords us great pleasure to be one of the contributors to this work, and we hereby subscribe one hundred dollars ($100) for that purpose.

We sincerely trust that not only will the required sum for this series be quickly subscribed, but that means may be found for making such concerts a permanent feature among the attractions of San Francisco. Respectfully yours,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

L. M. King, Sec. Frank J. Symmes, Pres.

BETTER STREET SWEEPING NEEDED ON OUTSIDE STREETS.

Although down-town streets cleaned by the "Block Men" are usually well cleaned, and the outside streets paved with bituminous rock are fairly well cleaned, the sweeping by hand-labor gangs, on outside streets paved with basalt blocks and cobbles has, for a long time, been unsatisfactory, and is becoming so much so that the following communication has been sent to the Board of Public Works on this subject:

August 29, 1902.

To the Honorable, the Board of Public Works, City and County of San Francisco—Gentlemen: While the work on the First Class streets is generally very good, the sweeping by hand-labor gangs on the outside basalt block and cobble streets is far from satisfactory, and we respectfully ask that your honorable Board insist upon better work being done by these gangs. This does not mean that the work is particularly worse now than heretofore, for this portion of it never has been well done, and we think the time has come when a higher standard should be required from the contractors in all the districts. We think the proper standard of cleaning which should be required on outside basalt block and cobble streets is the *complete removal of all loose manure*, both on top of the pavement and between the paving blocks.

At the present time these gangs are in the habit of sweeping the manure lightly and imperfectly from the top of the pavement, and make no attempt to sweep up the loose manure lying between the stones. If there is no manure on top of the stones on a portion of the block, that portion is usually passed by entirely without any cleaning, although the joints may be filled with loose manure, objectionable to the sight and ready to be blown about by the first wind.

Street cleaning is for the special purpose of removing manure, and we submit that a street swept and left with loose manure scattered over it or in the joints is not cleaned.

The specifications require that *all* dirt shall be removed. To require *all manure* to be removed is, in our judgment, a fair and just standard to adopt, and we recommend that this standard be adopted by your honorable Board; that the contractors be notified that after a certain date they will be required to remove all manure, and that any blocks upon which loose manure is left, either on top or in the joints, be rejected. The amount of sand and dust to be cleaned out of joints is, of course, a matter of judgment, but, if the manure is removed, little complaint will arise from this source.

The manner in which these outside gangs clean basalt and cobble streets is undoubtedly the cause for the numerous complaints from some of the public, and so far as they relate to these streets they are, in our opinion, justified. Very respectfully,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

L. M. King, Sec. Frank J. Symmes, Pres.

INSPECTION OF ELECTRICAL WIRES.

The proposed ordinance providing for the inspection of electrical wires by the city has been referred to the Committee on Public Affairs, which will endeavor to see that the rights of citizens and the companies are properly protected.

NEW MEMBERS.

The following twelve members have been added to the Merchants' Association roll:

Hotel Elsmere		418 Sutter St.
Independent Electrical Construction Co.		31 Second St.
The Holmes Lime Co.	Lime & Cement	24 Sacramento
J. D. Maxwell Co.	Underwriting	421 California
W. B. Glidden	Wholesale Silverware	120 Sutter
Basch Auction Co.	Auctioneers	319 Sutter
E. J. Dodge & Co.	Lumber	6 California
E. J. Hooper	Real Estate	26 Montgomery
J. Bertz	Restaurant	24 Ellis
G. P. Bayrenther & Co.	Plumbing	504 Post
M. E. Gates Co.	Advertising	109 California
Paige Piano Co.	Pianos	Post & Stockton

WIDENING STEAMSHIP WHARVES.

The increase in size of many steamships now entering this port, and the consequent increase in quantity of cargo and wharf space necessary to expeditiously handle it, has prompted the Board to send the following communication to the State Board of Harbor Commissioners:

September 13, 1902.

To the Honorable Board of State Harbor Commissioners.

Gentlemen:—Our attention has been called to the fact that the matter of widening the new Broadway Wharf Pier No. 9 to 125 feet is being considered by your honorable Board. The Merchants' Association desires strongly to endorse this proposition and sincerely trusts that the matter will be favorably considered. In making this endorsement, we beg to point out that the conditions at this port are now different from what they were when the old wharves were constructed, and the facilities which, in former times, were ample, are no longer sufficient to handle our rapidly increasing commerce.

The size and number of steamships entering this port are continually increasing. The rapid handling of the increased cargoes necessarily requires more wharf room than formerly. This tendency will undoubtedly continue and we deem it wise policy to anticipate and to provide for these conditions. The continued improvement of San Francisco depends, to a great extent, upon the successful development of its commerce and we therefore trust that, in the construction of the new Broadway wharf and all future wharves intended for steamship use, the future needs, as well as the present conditions, will receive your most serious consideration.

Very respectfully,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

L. M. King, Sec. Frank J. Symmes, Pres.

UNIFORM PUBLIC ACCOUNTING LAW.

A special committee, consisting of Directors R. B. Hale and Andrew M. Davis, has been appointed to examine and report on the desirability of endeavoring to secure a uniform public accounting law for the State of California. The chairman, Mr. R. B. Hale, is now in the East, and while there will consult Eastern authorities on this subject and examine into the workings of such laws in those States in which they are now in operation.

ASSOCIATION OPPOSES RACE TRACK GAMBLING.

Directors Declare the Reopening of Ingle side Would Be Detrimental to the City.

At a meeting of the Board of Directors of the Merchants' Association held on Friday, September 26, the following resolutions concerning the reopening of Ingleside with race-track gambling were adopted:

Whereas, An ordinance has again been introduced in the Board of Supervisors for the purpose of permitting the reopening of Ingle-side race track; and, whereas, the Merchants' Association, by vote of its members taken last February, declared itself as opposed to the re-opening of the Ingleside race track, and instructed the board of directors to actively oppose the same; therefore, be it

Resolved, That the Merchants' Association reiterates its former stand on this subject and protests against the reopening of the Ingleside race track, on the ground that the attendant gambling features are detrimental to the best interests of San Francisco.

Resolved, That a copy of these resolutions be transmitted to each member of the honorable Board of Supervisors, to his honor, the Mayor, and to the press.

The Merchants' Association of San Francisco.

Frank J. Symmes, Pres.

L. M. King, Sec.

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5045.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review

FRANK MORTON TODD, Editor

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS. DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION

VOL. 7. SAN FRANCISCO, CAL., NOVEMBER, 1902. NO. 75.

PLATT AND DELMAS WILL DISCUSS THE GEARY STREET PROPOSITION.

Fifth Annual Banquet of the Merchants' Association will be Held at the Palace Hotel on November 12, and the Question of City Ownership of a San Francisco Street Railway will be Thoroughly Sifted.

The fifth Annual Banquet of the Merchants' Association will be held at the Palace Hotel on Wednesday evening, November 12. On that occasion, "The Aquisition and Management, by the City, of the Geary Street Railroad as a Public Utility" will be publicly discussed by men well qualified to speak on the subject. Hon. D. M. Delmas is going to advocate public ownership, and he will be opposed by Mr. Horace G. Platt, president of the Geary Street Railway. Such eminent speakers, debating a question of so urgent and important a character, will, it is expected, not only give the subject exhaustive treatment, but provide their hearers with a basis for intelligent action at the polls.

It is likely they will be followed, in ten minute talks, by other speakers for and against the Geary Street plan, making up a symposium of opinion that, on some phases of the subject at least, should be authoritative.

LARGEST GATHERINGS OF THEIR KIND.

It has been the custom of the Merchants' Association, for several years, to hold a banquet annually, open to as many members as it is possible to seat, and recently there has been presented for the consideration of the people of San Francisco, a discussion of some important public question. The gatherings have been the largest of their kind ever held on the Pacific Coast, and have furnished to those fortunate enough to attend them a strong stimulus to thought on civic affairs. Last year, Prof. William H. Tolman, an authority on practical sociology, and secretary of the New York League for Social Service, delivered an address on "Municipal and Industrial Betterments," and was followed in comment on the same subject by Mr. William R. Wheeler and Mr. Fairfax H. Wheelan. The year before, there was a spirited discussion of the general subject of the municipal ownership and operation of public utilities, in which Prof. Kendrick Charles Babcock, of the University of California and Prof E. A Ross, then of Stanford, participated. Addresses were also made by Mr. F. W. Dohrmann, then president of the Merchants' Association, by Mr. Frank J. Symmes and Col. Henry Weinstock.

ON PAST OCCASIONS.

In 1899, the gathering listened to Benjamin Ide Wheeler, then newly appointed president of the University of California, and to David Starr Jordan, president of Leland Stanford, Jr., University., Mr. Arthur Rodgers, regent of the University of California, described the "First College of Commerce in the World," and Prof. Carl C. Plehn, of the same university, outlined a plan for a commercial museum at this port; both college and museum are now flourishing institutions. Hon. James D. Phelan, then mayor of the city, closed the speaking with an exposition of the needs of San Francisco.

This year it was resolved that instead of discussing generalities, however important during ordinary seasons, the deliberations should be brought down to the solid basis of a pressing local issue—shall San Francisco, after years of agitation, and after provision made for it in the Charter and in the ordinances of the Board of Supervisors, acquire and operate the Geary Street Railway?

It was decided that there was no one the merchants of San Francisco would be more interested in hearing on that question than the president of the railway himself. Mr. Platt, always an interesting speaker, has consented to say why he thinks his railway should not be owned and managed by the city, and Hon. D. M. Delmas, who, in the words of the stump orator, "needs no introduction to our people," will tell why he thinks it should. Those who are present will have heard, when these gentlemen get through, more about the Geary street proposition than they could have learned from listening a month to the most fervent patriots in the hottest political campaign.

Complete arrangements have been made for the comfort of those who attend. The principle difficulty arises from the fact that San Francisco has no suitable dining hall large enough to seat all the members who desire to come. The ladies' Grill Room of the Palace Hotel has been secured as the largest available hall for the purpose, and it will have a seating capacity for about 158. The demand for tickets has been unprecedented in the history of the Association, and as the REVIEW goes to press only eighteen seats remain unsold. Such eagerness to secure places at the board, and to hear the speakers, is the strongest possible manifestation not only of public interest in the Geary Street question, but of the interest of members in the work of the Association. There have always been more applications than available seats, but the applicants have never shown such willingness to accept any accomodation, just so they could be present.

USHERS NOT NEEDED.

Guests will assemble in the parlors of the Hotel at 6:30 p. m., and at 6:45 will march to the Ladies' Grill Room. Each ticket will bear on the back a diagram of the table arrangements, and as all places will be numbered consecutively, the guests will be able to find their proper places without other direction.

The approach of the election on the Geary street proposition should lend great interest to the debate, which has been arranged in the expectation that it will produce practical benefit to San Francisco.

PUBLIC'S COMFORT PROVIDED FOR AT LAST.

San Francisco is Soon to Have One of the Finest Convenience Stations Ever Built, as a Model for Future Activity in This Field by the City.

The plans on the opposite page provide for one of the finest and most complete public convenience stations in this country, and it is to be when built, the gift of the Merchants' Association to San Francisco. It has been long needed as a modern city without several such structures can no more be called complete than a modern house is complete without a bath tub. It will be constructed under the sidewalk on Stockton street with entrances in Union Square Park, and will probably be the first public underground convenience station on the Pacific Coast.

The gift will be made as an object lesson in the proper way to supply a great public necessity, and in the hope that when the people have learned its value, similar structures will be provided by the city at other points where they are just as badly needed.

The donation is the result of the efforts of several years. At the annual dinner of the Merchants' Association on October 12, 1898, Mr. F. W. Dohrmann, who was then the Association's president, and who had just returned from a trip abroad, said:

It seems to me a barbarous, and away-behind-the-times condition, that in San Francisco there is not a single public convenience, or retiring, place, such as exists in every city of any size I have visited. This is a necessity wherever many strangers visit and are about the streets far away from their hotel or stopping place. It is not necessary to say much on this subject, but it is time, gentlemen, that we should lay false delicacy aside and look for health and comfort. I hope that one of the first improvements which our association will call into life will be the provision for this much needed convenience.

Four years have elapsed since then, during which the securing, for the city, of this necessity of a modern municipality has been the constant purpose of the directors.

Recently it has become evident that if San Francisco was to have a station for the convenience of her citizens and comfort of her guests, some organization other than the official municipality would have to provide it. Accordingly, at a meeting of the directors held October 10, it was decided to build the structure and donate it to the city if the park commissioners, within whose jurisdiction the entrances are to be, would undertake to maintain it. This purpose was announced in the following letter:

San Francisco, Cal., October 16, 1902.

To The Honorable, The Board of Park Commissioners of the City and County of San Francisco,

Gentlemen: Realizing the great need in San Francisco of public convenience stations, such as all other great cities are now furnishing for their citizens, the Merchants' Association has, at various times during the past four years, urged that such conveniences be provided in this city. Plans for an underground station for men and women, to be constructed in Union Square, were prepared by this Association and submitted to your honorable board last year, with the request that when a station be constructed by the city. While the need for such conveniences has been recognized by your honorable board, it appears that the conditions of the park funds are such apparently as to preclude the construction of such a station by the city for some time to come.

Such conveniences are a great public necessity, and the construction of such a station should be an object lesson of great value and result in the construction by the city of several other similar stations in various parts of the city. The Board of Directors has therefore decided that the Merchants' Association will itself construct this first station if the Park Commission will agree to care for and maintain it properly.

The Merchants' Association therefore respectfully submits the following offer:—

To construct, and equip complete, a double underground public convenience station, with separate departments for men and women, beneath the sidewalk on Stockton street adjacent to Union Square, with entrances inside the Square, costing about $75,000, as per plans and specifications herewith, and to present the same, when completed, to the City and County of San Francisco for the free use of the general public, on condition that the Board of Park Commissioners will agree to maintain and properly care for same, such maintenance to include a woman janitor in constant attendance in the women's department during the hours when the station is open to the public.

The entire interior walls, including those of the entrances, will be lined with white glazed brick; the floors of the station will be tiles, and the partitions of the closets will be white marble. The closets, lavatories and other plumbing fixtures will be first class in every respect and of the latest and most approved design. The station will be lighted by a skylight of sidewalk lights during the day and will also be provided with incandescent electric lights.

If this offer meets with the approval of your honorable board, and is accepted, we are prepared to contract for the construction of the station at once. Respectfully yours,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

L. M. KING, Sec., FRANK J. SYMMES, Pres.

These retiring rooms will be beneath the sidewalk, and it is the intention to have the approaches partly concealed by the Park shrubbery, as shown in the upper diagram. The interiors will be handsome, durable and cleanly, and the plumbing and fixtures will be the best that can be obtained for the purpose. There will be nothing finer of this character in the United States. It will be far superior to the sheet iron shacks which until recently were devoted to the purpose in Boston Common, and to the placard-covered kiosks on the Paris boulevards, while in point of seclusion and unobtrusiveness, there will be nothing to equal it, here or abroad.

The park commissioners accepted the Associations' offer at a meeting held on Friday, October 24, and contracts will be let as soon as possible. The work will probably be completed and the station ready for use early in the spring.

THE BOOTBLACK STAND ON THE PUBLIC STREET.

A Relic of the Days of Old That Ought to be Taken Indoors.

Written for the REVIEW by EDWARD H. MITCHELL, Vice President Post street Improvement Club.

The new charter expressly states there shall be "no special privileges granted to anyone" yet with this positive declaration as their guide, the city officials who have jurisdiction over these matters have not seen fit to revoke the special permits in existence before the new charter went into effect, but have actually granted others. Why is it that foreigners can come here and obtain concessions that are withheld from our own people? Why should bootblack stands be allowed to occupy a portion of our public streets when merchants are not given the same privilege? As a matter of fact it is a relic of the days of '49 that in the rush of progress has been overlooked.

In most of the larger cities boot-black stands form a part of almost every barber shop. Sometimes the rear, but often the front portion is devoted to this purpose. Many are elaborately fitted up and in no way detract from the appearance of neighboring stores; they do a thriving business and pay rent just as people in other lines are required to do.

Why not adopt this plan? The time seems most opportune. Our foreign friends have just doubled the charges for their services, and can hardly claim that they can not afford to pay rent.

Bootblacks should be compelled to conduct their business on precisely the same terms that prevail in any other line. They have no more right to use one-quarter or one-third of the sidewalk than any store keeper has to monopolize it with a display of his wares, nor as much, for the latter helps to support the government by paying taxes, while the former does not.

There is another and equally strong reason why bootblack stands should not be allowed on prominent streets, especially in the shopping center. In addition to the space occupied by the stand, when a customer has had his shoes polished he naturally steps down and awaits the operation of being brushed off, and in this way from one-half or two-thirds of the sidewalk is obstructed and ladies passing that way are crowded to the edge or into the street in order to avoid having the dust off the customers clothes brushed onto theirs.

Let us stop for a moment and view ourselves as others see us, and if we have been negligent in a matter so palpably unjust, the sooner we rectify it the better.

THAT "OFFICE-HOLDING" CLASS.

On the subject of the effect of the merit system in producing an "office-holding class," that stock bug-a-boo of the spoils system advocate, Mayor Lighthall, of Westmount, Canada, is quoted as follows in the *Municipal Journal and Engineer*.

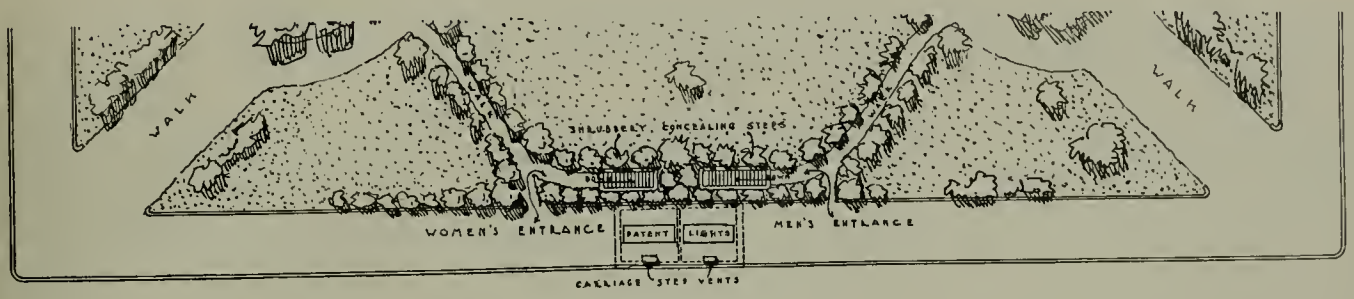
In Canada we have this so-called permanent class, and instead of its being a damage to the commonwealth it is an unmixed good. We consider the danger to be in the creation of a class the members of which are constantly restless and afraid of losing their positions.

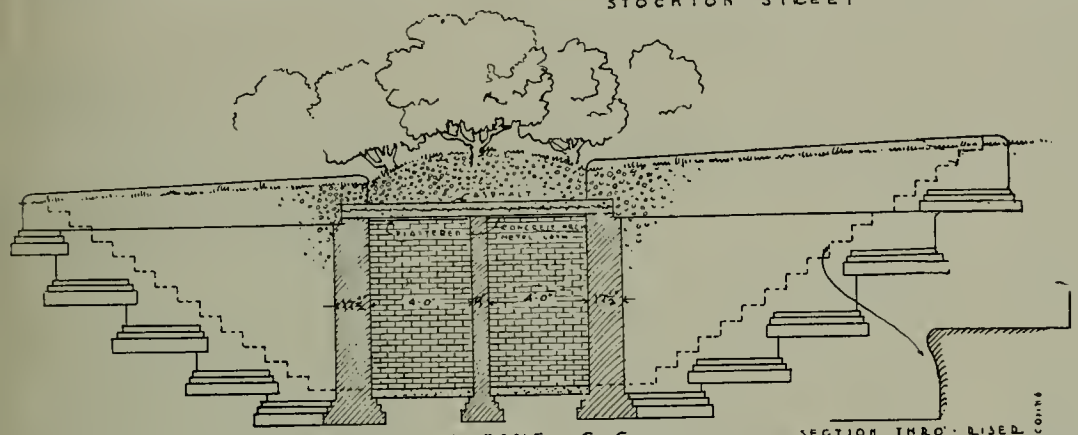
Editor Barry of the "Star" says: "God made the coal mines, but Baer lays down the terms on which the people may use them;" in which there seems to have been some little grain of truth.

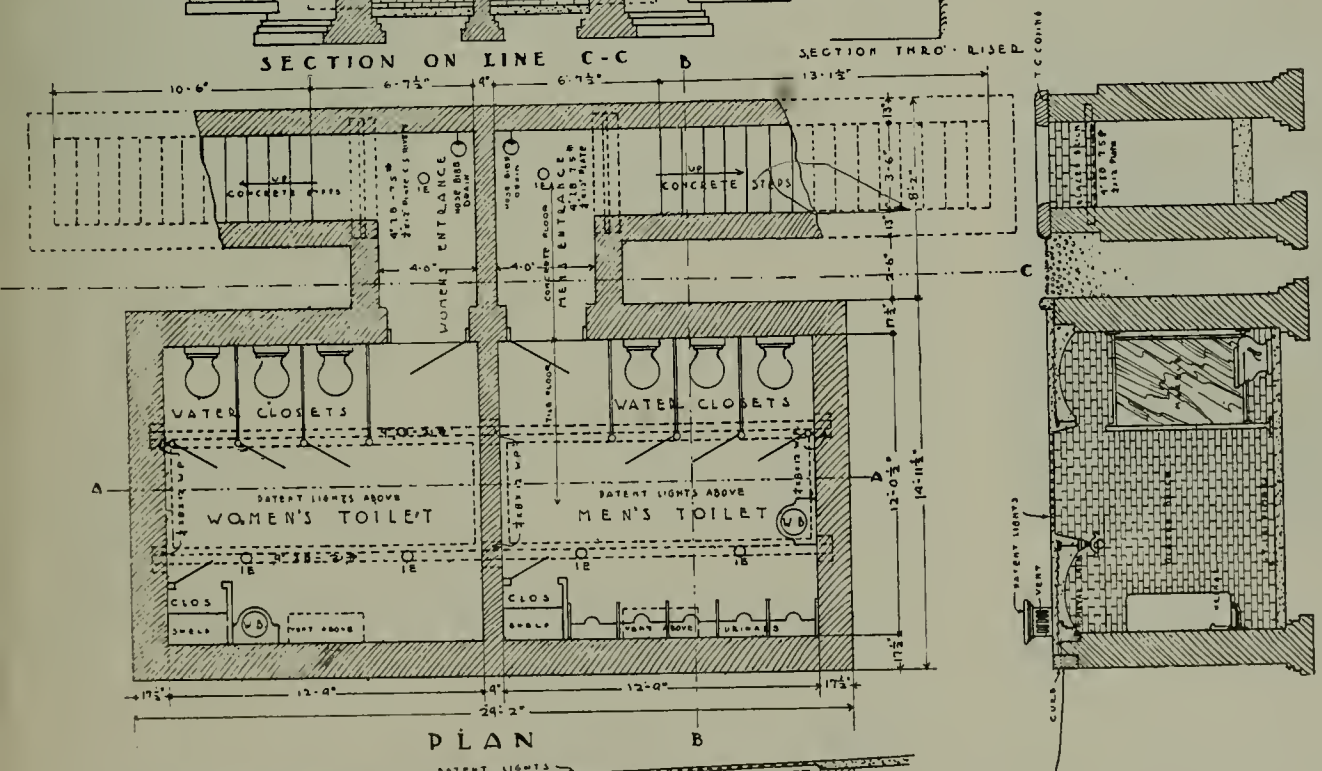
The population of Moscow has about doubled in the last thirty years.

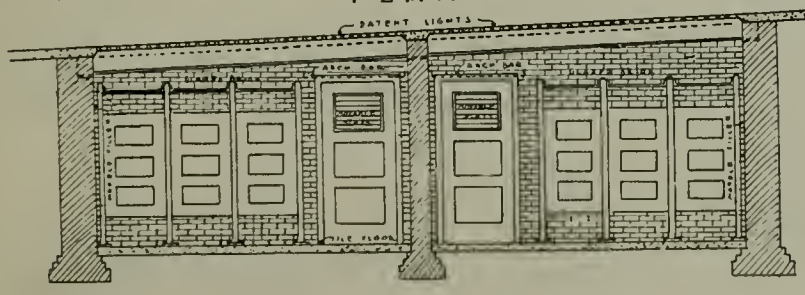
GIFT OF THE MERCHANTS TO THEIR CITY.

lans for the Underground Retiring Rooms, which the Association has Decided to Build at Union Square and Donate to San Francisco.









PUBLIC · CONVENIENCE · STATION
ADJACENT · TO UNION · SQUARE · AS · PROPOSED · BY · THE
MERCHANT'S · ASSOCIATION
OF · SAN · FRANCISCO, CAL.

CLARENCE R. WARD ~ ARCHITECT
227 · CROCKER · B'LD'G · S F · CAL ·
SCALE 4 FT. = 1 INCH
DRAWN BY A O J ~ SEPT · 18, 1902

(1)

COMPULSORY ARBITRATION IN NEW ZEALAND.

A Land where Industrial Disputes are Settled by Law, Labor Appears to be Satisfied, and Capital has not yet Taken Wings and Flown the Country.

Written for the Review by E. NEVILL

Note.—Neither capital nor labor in this country is as yet favorable to the trial of compulsory arbitration. The movement in its favor originates with the suffering public which despairs of anything better.—S. F. Argonaut.

There is a country where for five years there have been no strikes, and there they have a compulsory arbitration law.

When the average American is pressed for reasons why he objects to the New Zealand plan, he talks of "constitutional rights," "liberty of the individual," "the right to run one's own business in one's own way," etc.

At the thought of compulsory arbitration his manly bosom is stirred with a feeling of peculiar repugnance. He is always ready to tell you that circumstances are different in America as compared with New Zealand; but he has only a shrug of the shoulders for reply when you intimate that nevertheless they are not so different, but that they have developed the same evils, and it may be the part of wisdom to make possible the application of the same remedy. What sick man, who is yet sane, would object to the application of a remedy which has been successful in New Zealand? America has not been slow to avail herself of the wisdom of the southern hemisphere in her adoption of the Australian secret ballot. Why is it not now in order for the American genius to show itself by carrying the existing idea or institution of compulsory arbitration a step further?

NO CLAIM TO PERFECTION.

The New Zealanders do not claim for their plan that it is perfect. On the contrary, they insist that any act dealing with an entirely new and difficult problem must necessarily be imperfect. They claim that those who are set to perform a novel and delicate experiment, however careful they may be, not infrequently burn their own, and other people's, fingers. But who on that account would permit himself to be deterred from making the experiment? Everything which to-day is placed in the category of science has had its crude attempts and its rudimentary beginnings. We must expect, therefore, to find mistakes, not only in the New Zealand act, but also in its administration. But the New Zealanders have had such a law in operation for five years, and that those who know best where the shoe pinches are content to wear it, is shown by the fact that no political party suggests its repeal.

The moment a difference arises between employer and employee, the intervention of the Conciliation Board is invoked, and instead of quarreling, and thus making a settlement every day more difficult, each lays his case before an absolutely disinterested and impartial third party. If a compromise is effected, so much the better. It is not the first time practical politics has brought about an amicable agreement by mutual concession. But, failing this, the case is carried to the Arbitration Court, which fixes prices, and fixes them so that the employers are willing to pay them, and the employed are glad to receive them.

WAGES FIXED BY FACTS, NOT BY LAW.

This is not fixing wages by law, because the law does not fix the price. The price is fixed by the facts of the economic situation. Compulsion is upon the employer to run his business justly. It affects not the good man, but the bad. It renders it impossible for the best business success to go, as ofttimes with us, to the most unscrupulous and the most greedy. In New Zealandland an unscrupulous employer cannot undersell a competitor through cutting prices by first cutting wages, because the law enters to decide by arbitration in a dispute between two different views, what wages shall be. Thus it is made *"easy to do right and difficult to do wrong,"* and just *employers* are as much interested in, and benefited by, the operation of the compulsory arbitration law as are the *employes*. Moreover, the whole people is provided with a court of justice in which justice is administered, and in a phenomenal measure the country receives that for which alone courts have a right to exist.

Objectors were not lacking, in New Zealand, declaring the compulsory arbitration act unjust to the masters because they, being men of property, could pay penalties imposed; whereas fines could not be enforced against the unions because they were not responsible bodies, and had nothing. Thus, it was argued, the workingman can have the law enforced against the employer, but he, in his turn, has no remedy against the "aggressiveness of trades unionism."

At first sight this appears as a most reasonable objection. But the New Zealanders met it. How? Not by blindly and stupidly refusing to recognize the agents of the unions, but by wisely, and in harmony with the soundest principle of political philosophy, acceding to the inevitable, and falling in line with the spirit of the age.

THE LAW ENCOURAGES UNIONS.

An act was passed to encourage the formation of industrial unions. These unions, when formed, were then chartered under the Government, and recognized as responsible bodies before the law. When it was found that sometimes employers were called to court on trivial grounds and that their time and that of the court, and the public money were thus wasted, the court was empowered to dismiss such frivolous cases *and to assess the costs on the offender.*

Thus the main point was ever kept in view; not some special privilege to some favored class, but the administration of justice for the community. The New Zealand people argued that industries are, in a measure, social creations; and to the extent that they are social creations just to that extent they ought to be subject to social control. The problem with them, as with us, lay in finding the least possible interference with individual initiative and industry compatible with the administration of justice.

America has committed herself to the idea that the supreme law must be the general welfare. A part must not be allowed to make itself greater than the whole. The organizations of capital have been effected on the one side and the organizations of labor on the other, and the camps of the contestants are divided. What is needed, in my humble judgment, is a tribunal, such as the New Zealand compulsory arbitration law provides, before which employers and employers can each summon the other, said court and tribunal having the power to make a decision between them, and enforce it.

Is it not true that every civil action is a process of compulsory arbitration? All that is new, therefore, about the New Zealand plan is that the principle is extended to disputes between capital and labor. No one in America considers it "unconstitutional" for Mr. Brown to summon Mr. Jones when he has a dispute with him concerning the chickens in his back yard. And why should it be accounted a strange thing for the supposititious Mr. Brown to summon the supposititious Mr. Jones before a court when the controversy is about wages?

BOTH SIDES ARE GROWING CONSERVATIVE.

In New Zealand, employers and employees are learning to think twice before they insist on unreasonable demands. They are careful about becoming involved in proceedings which cause a waste of time and money. The effect, therefore, of the mere existence of the compulsory arbitration law, viewed from the standpoint of public peace, well-being and prosperity, is most salutary. Laborers are assured the best possible wages, and even from the business man's standpoint compulsory arbitration is the best because it guarantees the very thing business men need the most; namely, stability of contracts. A business man can safely figure on estimates for a contract one or two years ahead without any fear of being ruined by having his plans upset through labor troubles. Thus the predictions of disaster for New Zealand under the compulsory arbitration regime have not been realized. On the contrary, the people are all employed, prosperous and happy, and "capital" has not been driven out of the country, but is content to remain, like the wingless birds for which New Zealand is famous.

COMPULSION, WITH OR WITHOUT?

How strange that a people so intelligent that they object to compulsion *with* arbitration will continue for weeks and months, compulsion *without* arbitration through the brutal, brutalizing and disastrous methods of the strike!

Which is better, the bloodshed, bitterness and misery of a prolonged strike or the peaceful, orderly and just method of compulsory arbitration?

A local real-estate firm announces that it will pay the additional tax for schoolhouses and a hospital under protest, for itself and its clients, and then take the matter into the courts and try to get it back again. It contends that the extra levy was illegal.

In California there are numerous mountains more than 13,000 feet high, whereas Switzerland has only four, and California has more than twice as many square miles of table land above the 8,000-foot level as Switzerland.

WHAT THE CITY IS DOING FOR ITS CHILDREN.

n the Public Play Ground, at Seventh and Harrison Streets, They Learn that Self-Respect and a Regard for Others' Rights Do Not Interfere with a Good Time.

Written for the Review by W. H. HUTTON, Superintendent of the Public Play Ground.

All thoughtful people today admit that a hild's play is quite as important a part of his ducation as the childs' study. In fact the hours f play afford a special advantage for teaching mportant truths that cannot be had in what is nown as the school life of the child.

I believe that a casual study of the work going n in the public play ground will convince any- ne of the importance of this question. If the hildren are brought into proper contact with

THE FUTURE CITIZENSHIP.

xamples of right social relations, of the rights f each other, of the right to use the apparatus rovided for the common good, and the right se of all their privileges, they are bound to row up into better men and women.

In the Play Ground at Seventh and Harrison treets there are no special or privileged characers; rich and poor, Jew and Gentile, mix indiscriminately together, and thus, all its privleges being free, they are equally enjoyed by ll. The good alone predominates, and as there s no smoking, swearing, or bullying allowed, he children are removed from the dangers and emptations incident to play in the public treets, and thus there is added security not only o the public morals, but to life and limb as well.

YMPTOMS OF AWAKENED PRIDE.

The good results of this mingling together re already apparent in the actions of many of he boys of this district. Boys that were careess in their manner of dress and speech, and in he habit of loafing the streets, are now to be een with clean hands and faces, clothes rushed and shoes shined; in fact they have beome so improved that they have often risen to e "badge boys," in the grounds, an honor greatly sought.

San Francisco should have as many play rounds as we have school buildings, and each hould be in charge of competent instructors, who not only know how to teach athletics, but an uplift the children by coming into personal ontact with them.

What children need is fun, pure and simple, nd for this purpose the Public Play Ground was fitted up. It is a public place, maintained by the tax payers of the city.

There is no charge for anything except the rides on the donkeys, and any child is entitled to all the privileges of the place.

The grounds are in charge of a picked corps of boys and girls, who have charge of different sections, and all disorderly conduct is immediately reported to the Superintendent.

MUTUAL HELPFULNESS IS TAUGHT.

The duty of the badge boy or girl is not simply to act as a monitor or policeman, but to help and encourage the others to enjoy themselves on the apparatus, ladders, "horses," swings, etc.

The leaders are promoted according to their ability and faithfulness, and they in turn have power to elect from their number, the president, vice-president and secretary of the play ground.

The grounds are equipped with a large twelve sided open air gymnasium or *gym* as the boys call it, 140 feet in circumference. In the center is a large 40-foot flag pole: to this frame and pole are attached rope ladders, climbing poles and ropes, four horizontal bars, trapeezes, flying rings, chest bars, climbing peg poles, sixteen horizontal, vertical and slanting ladders, and in the open space are found a horse, buck, and two sets of parallel bars. The whole surface of the gym is covered with a thick coating of tan bark, so there is no danger in falling.

DOLLS MAY COME, TOO.

There are also four large hand-ball courts, well bitumenized, two sets of traveling rings—one set for boys and one for girls—plenty of teeter-boards, spring boards, May poles, sand piles, and swings for children of all ages.

The girls have their own section, and have a small building where the children play with their dolls, called the "Dolls' Lodge."

In the small boys' section, is a hoisting apparatus where the small boys hoist up the sand by means of a windlass, and plenty of wheel-barrows and wagons are kept handy to haul away the material—in fact everything a child can wish is found within these fences.

The play ground has the nucleus of a "Zoo" in a few rabbits, white rats and guinea-pigs—it is now waiting for some kind friends to donate some chipmonks, squirrels, monkeys, birds, etc., so if you know of any one having them to spare, induce them to send them along for the pleasure of the children.

The grounds are open on school days from 2:45 to 5:30 p. m., and on Saturdays, Sundays and holidays from 8:00 a. m. to 5:30 p. m.

HOW IT CAME INTO BEING.

The history of the play grounnd, its origin, tribulations, setbacks, temporary successes and failures, the struggles of the men and women who worked on behalf of the poor children of the over-crowded section of the city before final success was achieved, would make an interesting chapter.

To the California Club is due the credit of establishing the first children's play ground on the Pacific Coast. It was on a small lot on Bush street near Hyde, and was opened about four years ago. Miss Mary Lake, Mrs. Alexander Sharon, Mrs. Lovell White, and Miss George constituted the original committee. Mrs. Sharon had been east and had made a study of the play grounds, and returned filled with enthusiasm, and with a mass of useful information. Her suggestions and plans for a play ground in this city met encouragement in her club, and the first play ground was established. From its opening until it was abandoned, the grounds had been placed in charge of several men. For nearly one year and up to the time it was abandoned, the Superintendent and instructor of the new grounds was in charge. It was demonstrated beyond a doubt, that a new play ground properly equipped would be a success.

PERSEVERANCE WON AT LAST.

The club renewed its efforts this time trying to establish one south of Market street in the thickly settled district. The Merchants' Association readily volunteered $1,000 toward the project, other commercial organizations promised to contribute generously. But it was found the suitable grounds could only be secured at a heavy rental, and could be maintained only at

HAVING THE TIME OF THEIR LIVES.

a large expense, while the contributions could only be relied on for the first cost, and the project had to be abandoned.

It was only a lull in the agitation soon to be resumed. Mrs. Arthur Cornwall, of the California Club, took up the thread where others had dropped it. She started upon a vigorous and effective campaign, and was aided by Dr. Max Magnus, and others representing turn vereins of this city. Their earnest pleading with the Board of Supervisors resulted in the adoption of a resolution, passed unanimously, appropriating $12,000 to be applied in procuring and fitting up the present site for a play ground, the control to be placed with the Board of Education. Supervisors Brandenstein, Braunhart and D'Ancona were especially favorable and advocated the project. In the school board the project found another advocate in Director Mark, who had made a study of the matter and worked assidnously for its success.

WANTED: A VOTERS' LEAGUE FOR SAN FRANCISCO.

Direct Methods of the Chicago Organization Which has made Good Government in the City by the Lake.

Written for the Review by FRANK J. SYMMES, President of the Merchants' Association.

Good government does not come by chance. Neither does it stand by itself alone. It is the result of good citizenship and good citizenship consists of something more than honest men in the abstract. It requires honest men with an exercise of public spirit, a civic pride backed up by unselfish, intelligent action.

The world is rapidly learning the value in other directions of the combined force of men—at the polls, however, the action is hap-hazard and uncertain. There are more honest men than dishonest, more good men than bad, in every community. The bad men unite, regardless of party distinction; the good men do so only spasmodically, and allow themselves to be divided over false and unimportant issues.

In the small community each man is known to his neighbor, and bad men are not permitted to take part in the government. In the great city it is very different. There the evil-minded are able to conceal their faults. They seek for public office and obtain it—and without a knowledge of their unfitness, the good citizen votes for them.

Even the worthy candidate is not sufficiently known in the great community and often fails of election because voters are unacquainted with his merits.

There is no present method by which the good citizen may become fully informed regarding candidates for office, and as a result he votes blindly. He ought to be possessed of complete information and the machinery ought to be provided to furnish it to him.

A half-dozen public spirited citizens could secure this information, and, if they were known to the community and had the confidence of the public, on publication of their knowledge ten thousand honest voters would follow their recommendations and be deeply grateful for the information. The busy man, who is unable to learn the merits of candidates, is always seeking for the facts, but seldom obtains them.

A theory which has proved itself in practice has genuine value and commands support. This theory has been proven in Chicago, and the Voter's League of that city commands the support of all good citizens and *even all of the newspapers*. It has been in operation there for nearly seven years and has proved the most powerful aid for reform in that city of anything which has been attempted. San Francisco should follow this good example and give us a Voters' League. Who are the public spirited citizens willing to undertake it?

The report of the Voters' League in Chicago before the last election gave a statement of the character and fitness of every candidate f the office of Councilman. Note the report one or two instances.

"EIGHTEENTH WARD—VOTE FOR COOK.

"Michael C. Conlon, democrat; finishing secon term as an alderman; resides at 349 West Monr street; saloon at 207 West Madison street; utter unfit for the office; has persistently voted again public interests; it is a disgrace to the ward th there is no effective opposition to such a creatur

"Ezra A. Cook, prohibition; resides 316 Washin ton boulevard; stationer, 17 and 19 River stree a man of irreproachable character and worthy support; go to the polls and vote for Cook and least register your protest against Conlon; h signed league platform.

"TWENTY-SEVENTH WARD—UNITE ON BUTLE TO DEFEAT WULFF.

"Hubert W. Butler, republican; resides Nor 51th and Roberts avenues; real estate, 52 Sin street; 36 years old; admitted to bar; first elect to council in 1894 and served three terms with unimpeachable record; man of excellent reput tion; should be returned to the council; signe league platform.

"Henry Newton Miller, democrat; resides 10 Tripp avenue; teacher in Wm. Penn Nixon scho also lawyer at 145 LaSalle street; born in Pennsy vania, 1863; has the respect and confidence of h friends and neighbors; signed league platfort It is unfortunate that a vote for Miller will mere help Wulff; unite on Butler.

"Henry Wulff, independent republican; finishi first term as alderman; resides 4361 Milwauk avenue; real estate, 51, 92 LaSalle street. T league's opinion of this disreputable and bankru gangster is based on accurate information and h been frequently published; he is one of the wor and most dangerous candidates in the field; should be forever retired from public life.

The Voters' League helped clean up the Cou cil Chamber of Chicago and is keeping it clean up. A representative organization that enjo public confidence and that will make such u equivocal statements about candidates, basi those statements on careful investigation facts, will make good government possible almost anywhere.

PALMS FOR POST STREET.

Business Men on That Thoroughfare Discuss Its Improvement by Means of Trees.

During an informal dinner of the Post Street Improvement Club at the California Hotel on Wednesday, Oct. 22d, a suggestion to line the sidewalks with palms, grown in tubs made of sections of redwood trees, received favorable discussion, and the club may soon take measures to effect that improvement.

The club's attention was called to the fact that Post street had become the principal thoroughfare from the down-town district to Golden Gate Park, and that the bituminizing of three blocks west of Powell street would make it equal to Golden Gate avenue as a driveway to the city's recreation ground.

Another topic of great interest was the proposal to have part of the streets around Union Square used as a stand for private carriages, so that the crowded streets in the vicinity should not be blocked by equippages standing before the doors of shops. The details of the plan will probably be worked out by the club in the near future.

The officers of the club are:—

President ..... Byron Mauzy
Vice President ..... Edw. H. Mitchell
Treasurer ..... C. L. Hoguk
Secretary ..... F. A. Raynaud
Directors ..... Charles H. Crocker, Thomas Vincent, Morgan Shepard, A. M. Robertson, Oscar Gantner

The membership includes almost all the leading retail houses on Post street.

ASSOCIATION ACTS ON CHARTER AMENDMENTS

Directors Investigate, and Recommend the Passage of Three an the Rejection of Two.

Of the six proposed amendments to the charter, which are to be voted upon by the people of this city on December 4th, the Board of Directors of the Merchants' Association has decided to endorse three and oppose two. Upon the sixth, (Bill No. 670) providing $5,000 for the relief of aged, infirm and indigent exempt firemen, it was decided to take no action. The board acted on the recommendations of its committee on public affairs, to which the matter had been referred, and which, with the assistance of legal counsel, has made full investigation of every amendment proposed.

Bill No. 679, "to permit two or more lines of street railways, operated under different management, to use the same street," has been carefully studied by the association's acting attorney, Mr. Allen G. Wright, who reported upon it to the effect that:—

Firstly, the amendment would probably conflict with State law, and so might be inoperative; and,

Secondly, if it should prevail over State law, it would enable the supervisors to grant rights of way for ten blocks to "two or more" street railways: i. e., to an indefinite number of the *without compelling them to use the same trac.* and they could then gridiron the street w rails.

STREETS COULD BE RUINED.

Because of its failure to guard pul thoroughfares against the possibility of bei ruined by a network of street car tracks, t Board of Directors voted to oppose this amen ment in its present form. At the same time individual members of the board recogni the desirability of a right of way to the ferry: the Geary street road, should the city acqu it, and felt that an amendment for that purpo limiting the number of tracks and providi that two or more companies could be compel to operate over the same rails, might have be unobjectionable.

Bill No. 660, provides among other thin that contracts entered into by the Board Public Works may be signed by two memb instead of all the members, as the Charter p vides at present; and that upon recommen tion of the Board of Public Works, a major of the Supervisors may grant unlimited ext

sions of time for the completion of work.

At present, the charter prohibits extensions for more than ninety days, except on unanimous recommendation of the Board of Works, approved by a vote of fourteen Supervisors.

Regarding these changes, the committee on public affairs urges the following objections:—

Your committee believes that the signing of contracts is such an important matter that no contract should be entered into which does not receive the unanimous sanction of the Board of Public Works.

AN UNNECESSARY CHANGE.

The granting of extensions of time for street work, often for unnecessary causes, and the consequent obstruction of streets for long periods of time, has been the source of many well-founded complaints. There is no doubt whatever that whenever there are good reasons for granting extensions of time, there will always be fourteen members of the Board of Supervisors ready to grant them, but the necessity for demonstrating such reasons to the satisfaction of all the members of the Board of Public Works and fourteen Supervisors, will tend to prevent contractors beginning work on contracts when they are not prepared to carry them out promptly.

The Board voted to oppose the bill.

Bill No. 661, relating to street work, is strongly recommended. It would remove several obstacles which, under the charter stand in the way of improvements. It provides that when not more than two blocks on a street including crossings, remain unimproved, and the street on both sides of these blocks has been improved, or when not more than two blocks at the end of a street remain unimproved, the Supervisors may compel the work. At present, a man may own two unpaved blocks on a street, the rest of which is paved throughout, and by his sole opposition to improvement can keep his part a mudhole and make the whole street unavailable for through traffic.

ONE FOR SAFE SIDEWALKS.

The bill would also give the Board of Public Works power to compel owners to lay sidewalks in front of their property; a power that the charter does not now confer.

The amendment relating to the construction and acquisition of public utilities (Bill No. 653) is also endorsed. It simplifies the procedure and eliminates some needlessly expensive features of the present charter provisions.

The amendment increasing the salary of the Assessor from $4,000 to $8,000 a year (Bill No. 662) is favorably recommended, the board believing that this important and responsible position should be filled by a thoroughly competent man, and that the salary should be sufficient to attract such persons to the office.

Bill No. 666, providing that the city may do its own street cleaning and sprinkling or perform the work by contract, is recommended favorably. The board was not certain that the time had yet arrived when the city could do this work better or more economically than it can be done by contract, but it felt that the city should have the right to do the work if circumstances should render such a course desirable.

AID THE PROMOTION COMMITTEE.

The California Promotion Committee, of San Francisco, is composed of representatives of the commercial organizations of the City and State and maintains at its headquarters, 25 New Montgomery Street, a complete and reliable information bureau for the benefit of visitors to the city. The object of this committee is to advertise the resources and to promote the settlement and development of the State of California.

The merchants of San Francisco have been invited to visit the committee's headquarters with a view to co-operating in any way possible for the benefit of the State.

WORK OF THE DIRECTORS.

Pool Selling at Ingleside is Opposed, and a Double Public Convenience Station is Determined Upon.

Three regular meetings and one special meeting of the Board of Directors, and four committee meetings have been held during the past month.

LICENSING POOL SELLING AT RACE TRACKS.

An ordinance having been introduced licensing pool selling at Ingleside racetrack, the board, in accordance with the majority vote of the members on this subject last February, adopted resolutions opposing this ordinance. On request, a second vote of the members was subsequently taken to ascertain whether the views of the Association had materially changed and with the following result:—

In favor of re-opening Ingleside	345
Opposed to re-opening Ingleside	431
In favor of the Merchants' Association actively opposing re-opening of Ingleside	403
Opposed to Merchants' Association actively opposing re-opening Ingleside	330

In addition to the resolutions previously passed, the board pointed out to the Supervisors certain defects in the proposed ordinance.

NEW MEMBERS.

The following twelve new members have been added to the Merchants' Association roll:—

Consumers' Agency..Printers and Lithographers .....518 Clay
L. Tozer & Son.....Wall Paper.....818 Mission
George E. Kramer...Merchant Tailor...482 California
J. W. Gale.....Shipping and Commission .....310 Washington
Winchester Repeating Arms Co.....127 First
Muhs & Lochbaum ..Jewelers' Trays and Cases .....208 Sutter
H. B. Birnbaum.....Ship and Freight Broker .....123 California
T. P. Andrews.....Photo Supplies.....109 Montg'y
Jasper McDonald.....Capitalist.....Mills Building
The Golden Gate Compressed Yeast Co....348 Sutter
Pacific Portland Cement Co.....Claus Spreckels Bldg.

RESIGNATIONS.

The following fifteen members have resigned:—

Wilmerding Loewe Co. Wines and Liquors.....48 First
E. C. Hughes .....Printer.....511 Sansome
Mangrum & Otter....Stoves and Ranges....581 Market
J. R. Jenkel.....Jeweler.....817 Market
Dieckman & Co.....Commission.....421 Market
Center & Spader.....Real Estate.....11 Montgomery
S. B. Rothenberg & Co. Wines and Liquors...117 Battery
William Mackie.....Broker—Mdse. and Gen'l .....53 Flood Building
Louis Cahen & Co.....Wines and Liquors..418 Sacra'to
Illinois Glass Co.....Bottle Mfrs.....525 Sacramento
Chas. Dietle.....Boots and Shoes.....235 Bush
Poett & Center.....Manufacturers Agents, ...123 California
C. M. Foster & Co....Fruits and Vegetables, ...727 Market
Lundberg & Hoy .....Jewelers..... 232 Post
S. M. Levy & Co .....Commission Merchants, ...420 Front

PUBLIC CONVENIENCE STATION.

The board has had under consideration for a long time the necessity for free public conveniences in this city. A special committee, appointed to take this matter in hand, submitted the following report:—

To the President and Board of Directors of The Merchants' Association of San Francisco,

Gentlemen: Your special committee, appointed for recommending permanent improvements, in the construction of which the Merchants' Association can most profitably expend, for the benefit of the city, part of its surplus funds, respectfully begs to submit the following recommendation:—

Your committee last year called the attention of the board to the necessity for having public convenience stations constructed in San Francisco for the use of the general public. Plans were submitted for the construction of a double underground public convenience station in Union Square. As the cost of this station was in excess of the amount which your committee felt the Association was warranted in expending, the matter was submitted to the park commissioners, with the request that such a station be constructed by the city. Some objection being made to the location, the plans were changed so as to provide for the construction of an underground station for both men and women beneath the sidewalk on Stockton street, adjacent to Union Square, with only the entrances thereto inside the park.

While this matter has been favorably entertained by a number of the park commissioners, the conditions are such that your committee feels that there is little likelihood of the park commissioners being able to construct such a station for some time.

Your committee feels that the need for the construction of one such station as an object lesson, is so great that it would be desirable for the Merchants' Association itself to undertake to furnish an experimental station. Bids have been taken for the construction of the station in accordance with the plans and specifications submitted herewith.

We find that, while the cost of constructing a double station for both men and women will amount to $4,529, a single station for men only can be constructed for about $2,500.

Your committee therefore recommends that the Merchants' Association construct a single station for men only, as per plans submitted, and present the same to the city and county of San Francisco, on condition that the city, through its board of Park commissioners, will undertake to maintain it properly.

The station will be constructed in such a manner that the women's department can, at any time in the future, be added to it and your committee believes that the construction of this sample station will demonstrate so thoroughly the need of these conveniences in San Francisco, that it will result in the city constructing similar stations at various points in the future.

Respectfully submitted,
(Signed)
F. W. DOHRMANN,
J. D. GRANT,
A. S. BALDWIN,
Special Committee on Permanent Improvements.

San Francisco, October 8, 1902.

The board, after thoroughly considering the matter, decided that the object lesson would be more complete if a station could be provided for both men and women, and that the Merchants' Association could render no greater service to the public than by constructing both stations and presenting them to the city.

ANNUAL DINNER.

It has been decided to hold the annual dinner this year on Wednesday evening, November 12th, and to have for the special subject of the evening "The Acquisition and Management by the City of the Geary Street Railroad as a Public Utility." Able speakers will present both sides of the question. Full particulars are given on another page.

CHARTER AMENDMENTS.

The board has given thorough consideration to the proposed amendments to the charter, to be voted on by the people at the special election to be held December 4, 1902. The importance of any change in the organic law of a city should cause every citizen to give this matter his special attention. The conclusions reached by the board and its recommendations in this matter are fully presented in another column.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J STEMMES ..... President
Thos. Bay Co.

ANDREW M. DAVIS ..... First Vice-President.
The Emporium

FAIRFAX H. WHEELAN ..... Second Vice-President
Southern Pacific Milling Co.

C S. BENEDICT. ..... Treasurer.
Benedict & Turner.

FOSTER P. COLE. ..... Sterling Furniture Co.
WALTER E. DEAN ..... Walter E. Dean
W. J. DUTTON ..... Fireman's Fund Insurance Co
R. B. HALE ..... Hale Bros.
F. J. KOSTER. ..... California Barrel Co.
A. J. MCNICOLL. ..... A. J. McNicoll Elevator Co.,
CHAS. M. PLUM ..... Chas. M. Plum & Co.
A. J. RICH ..... A. J. Rich & Co.
P. C. ROSSI ..... Italian Swiss Agric. Colony
ROBERT H. SWAYNE ..... Swayne & Hoyt.
A H VAIL. ..... Sanborn, Vail & Co
L. M. KING. ..... Secretary and Supt.
GEO T. WRIGHT ..... Attorney

STANDING COMMITTEES

PUBLIC AFFAIRS.

WILLIAM J. DUTTON, *Chairman.*
FAIRFAX H. WHEELAN, A. J. MCNICOLL,
A. H. VAIL, A. J. RICH.

PUBLICITY AND PROMOTION.

FAIRFAX H. WHEELAN, *Chairman*
FOSTER P. COLE, CHARLES M. PLUM,
R. B. HALE, F. J. KOSTER.

TRADE AND FINANCE.

ANDREW M. DAVIS, *Chairman.*
ROBERT H. SWAYNE, WALTER E. DEAN,
C. S. BENEDICT, P. C. ROSSI.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W. ..... 107 New Montgomery
Baker, Vawter Co. ..... Mills Bldg.
Barrow, Wade, Guthrie & Co. .. Mills Bldg
Langdon, Walter J. ..... Maynard Bldg
Phillipps, P. G. & Co. ..... Mills Bldg

ADVERTISING.

Dodge, Al. Co., The. ..... 47 Van Ness Av

ADVERTISING CARDS.

Stuparich Mfg. Co., The. ..... 141 Fremont

AGENTS.

Sanderson, Geo. R. ..... 238 Montgomery
Taylor, H. H. ..... Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co. ..... 209 Market
Hooker & Co. ..... 16 Drumm
Osborne & Co., D. M. ..... 15 Main

ARCHITECTS.

Curlett, Wm. ..... 314 Phelan Bldg
Curtis, John M. ..... 126 Kearny
Magee, Herbert B. ..... 36 Flood Bldg
Mooser, William & Son. ..... 14 Grant Ave
Paff, Charles ..... 40 Montgomery
Reid Bros. ..... Claus Spreckels Bldg
Shea & Shea. ..... 26 Montgomery

ART GLASS.

California Art Glass, B. & C. Works. ..... 120 Second

ART GOODS.

Cohen, H. ..... 19 Grant Ave
Gump, S. & G. ..... 113 Geary
Kennedy-Rabjohn Art Co. ..... 19 Post
Sanborn, Vail & Co. ..... 741 Market
Schussler Bros. ..... 110 Geary
Vickery, Atkins & Torry. ..... 224 Post

ARTIFICIAL STONE PAVING.

Gray Bros. ..... Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co. ..... 422 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co. ..... 3 California

ASPHALTUM ROOFERS.

Bonnet, B. & Son. ..... 100 Montgomery Ave

ASSAYING.

Price, Thos. & Son. ..... 624 Sacramento
Simonds, Ernest H. ..... 417 Montgomery

AUCTIONEERS.

Jacob Auction Co ..... 319 Sutter
Butterfield, Wm. ..... 804 Market
Chase, Fred H. & Co. ..... 1732 Market
Dinkelspiel, J. S. & Co. ..... 115 Hush
Ordway, W. C. ..... Cor. 6th and King
Spear, E. S. & Co. ..... 31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co. ..... 709 Front
Schmidt, J. & Co. ..... 115 Drumm

BAKERIES.

Proet, Nicholas. ..... 326 Third
Simkins & Thorp. ..... 116 Erie

BANKS AND BANKERS.

American National Bank ..... 210 Montgomery
Anglo-Cal. Bank, Ltd. ..... 200 Sansome
Bank of California. ..... 400 California
Cal. Safe Deposit & Trust Co. ..... Montgomery and California
Canadian Bank of Commerce. ..... California and Sansome
Columbian Banking Co. .C Spreckels Bldg
Comptoir National D'Escompte de Paris ..... 122 Sansome
Crocker-Woolworth National Bank of San Francisco. ..... 600 Market
Donohoe-Kelly Banking Co. ..... 100 Montgomery
German Savings & Loan Society. ..... 526 California
Germania Trust Co. ..... 42 Montgomery
Hibernia Savings & Loan Society. ..... McAllister and Jones
Italian American Bank. ..... 516 Montgomery
London & S. F. Bank, Ltd. .424 California
London, Paris & American Bank, Ltd. ..... Sutter and Sansome
Mercantile Trust Company of San Francisco. ..... 236 Bush
Murphy, S. G. ..... First Nat. Bank
Mutual Savings Bank of San Francisco ..... 33 Post
Nevada National Bank of San Francisco ..... 301 Montgomery
Savings and Loan Society. ..... 101 Montgomery
S F. Savings Union. ..... 532 California
Security Savings Bank. .222 Montgomery
Wells, Fargo & Co.'s Bank. ..... Sansome & Market

BARBERS' SUPPLIES.

Deckelman Bros. ..... 106 Ellis
Will & Fink Co. ..... 818 Market

BARREL MANUFACTURERS.

California Barrel Co. ..... 327 Market

BAZAARS.

Emporium, The. ..... Market

BEER BOTTLERS.

Enterprise Bottling Co. ..... 2745 Sixteenth
Fredericksburg Bottling Co. .1510 Ellis

BELTING—LEATHER.

Cook, H. N. Belting Co. ..... 126 Fremont
Heins, Alex Belting Co. ..... 93 Fremont

BICYCLES.

American Cycle Mfg Co. ..... 451 Mission
Christoffer, C. M. ..... 528 Stanyan
Leavitt & Bill. ..... 309 Larkin
Lee, W. E. ..... 504 Stanyan
Mohrig, Edwin. ..... 1522 Market
Varney, T. H. B. ..... 1331 Market

BILL POSTERS.

Owens, Varney & Green Market & Tenth

BOILER WORKS.

Eureka Boiler Works. ..... 113 Mission

BOLT MANUFACTURERS.

Payne's Bolt Works. ..... 121 Howard

BOOK BINDERS.

Hicks-Judd Co. ..... 23 First
Phillips Bros. ..... 506 Clay

BOOKS AND STATIONERY.

Caryl L, H. ..... 16 Grant Avenue
Cunningham, Curtiss & Welch. ..... 319 Sansome
Elder & Shepard ..... 238 Post
Hanak & Hargens. ..... 107 Montgomery
Mitchell, E. H. ..... 225 Post
Payot, Upham & Co. ..... 204 Pine
Robertson, A. M. ..... 126 Post
S F. News Co. ..... 242 Geary
Whitaker & Ray Co., The. ..... 723 Market

BOOTS AND SHOES.

Buckingham & Hecht. ..... 225 Bush
Cahn, Nickelsburg & Co. ..... 129 Sansome
Eisenberg, Henry. ..... 406 Kearny
Heim, F. L. ..... 234 Stockton
Kast & Co. ..... 738 Market
Koenig, F. ..... 123 Kearny
Kutz, The G. M. Co. ..... 103 Mission
Maier, Chas. ..... 834 Kearny
Nolan Bros. Shoe Co. ..... 312 Market
Philadelphia Shoe Co. ..... 10 Third
Rosenthal's Inc. ..... 107 Kearny
Siebe Shoe Co. ..... 130 Main
Sommer & Kaufmann. ..... 28 Kearny
Sullivan, J. T. ..... 20 Fourth
United Workingmen's Boot & Shoe Co. ..... 42 Second
Williams-Marvin Co. ..... 569 Market
Young, George H. ..... 117 Bush

BOX MANUFACTURERS.

Gray's Harbor Commercial Co. ..... 237 Cal

BREWERIES.

Burnell & Co. ..... 409 Battery
Hibernia Brewery ..... 1225 Howard
National Brewing Co. ..... 762 Fulton
Phoenix Brewing Co. ..... 528 Noe
Schuster & Kroenke. ..... 427 Valencia
Union Brewing Co. ..... 18th & Florida
Wunder Brewing Co. ..Scott & Greenwich

BREWERS' & BOTTLERS' SUPPLIES.

Abramson-Heunisch Glass Co. ..... 10 Main
Bauer-Schweitzer, H. & M. Co. ..... 632 Sacramento

BRICK MANUFACTURERS.

Patent Brick Co. ..... 240 Montgomery

BRIDGE BUILDERS.

S. F. Bridge Co. ..... 220 Market

BROKERS—CUSTOM HOUSE.

Harper, F. F. G. & Co. ..... 409 Washington
Heise, Chas. Ed. & Co. ..... 510 Battery
Mattoon & Dangiade. ..... 508 Battery
Mayhew, F. E. & Co. ..... 424 Battery
Reed, George W. ..... 500 Battery
Swayne, Hoyt & Co. ..... 426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E. ..... 122 Davis
DuVal, W. M. & Co. ..... 221 Front
Maillard & Schmiedell ..... 307 Sansome
Page Bros. ..... 302 California

BROKERS—SHIP AND FREIGHT.

Hirshbaum, H. B ..... 123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington ..... 324 Montgomery
Hart J & Co. ..... 480 California
Bowman, G F. ..... 323 Hayward Bldg
Girvin & Eyre. ..... California
Goldman, Max. ..... 312 Pine
Hecht Bros. & Co. ..... 313 Pine
Hirshfeld, C. ..... 79 Nevada Block
Perry, John, Jr. ..... 411 Montgomery
Pulitzer & Co. ..... Crocker Bldg
Polits, Edward & Co. ..... 408 California
Rehfish & Hochstadter. ..... 412 California

BROKERS—TICKET.

Ottinger, A. ..... 620 Market

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg. Co. .3178 Seventeenth

BUILDING AND LOAN ASSOCIATIONS.

Continental Building and Loan Association ..... 301 California
Pacific States S. L. & B. Co. ..... 410 Pine

BUILDING MATERIALS.

Waterhouse & Price. .29 New Montgomery
Pacific Portland Cement Co. ..... Claus Spreckels Bldg

BUILDING PAPER MANUFACTURERS.

Parafine Paint Co. ..... 115 Battery

BUTCHERS.

Baccus, R. T. ..... SW. cor. O'Farrell and Mason
Bayle, Lacoste & Co. ..... 534 Clay
Boyes, James & Co. ..... 108 Clay
Bucknam, Robert F. ..... 506 Valencia
Clayburgh & George. ..... 339 Kearny
Decourtieux, A. ..... 529 Merchant
Hofmann & Woenne. ..... 735 Market
Katz, F. & Sons. ..... California Market
Poly, Heilbron & Co. ..... 339 Kearny
Patek, F. & Co. ..... 500 Washington
Stone & Ecklon Co., The. ..... 236 Sixth
Taaffe, Wm. & Co. ..... 1537, 15th Ave. So.

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co. ..... 770 Mission

CAPITALISTS.

Bishop, Chas. R. ..... 530 California
Center, John. .NE. cor. 16th and Shotwell
Dean, Walter E. ..... 81 Nevada Block
Denman, James. ..... 2318 Steiner
Ehrenpfort, Wm. ..... 801 Fillmore
Fontana, Mark J. California and Front sts
Hayward, Alvinza. ..... 532 Market
Hopkins, E. W. ..... 324 Pine
Hopkins, Timothy. ..... Mills Bldg
Levy, H. M. ..... 41 Nevada Block
McDonald, Jasper ..... Mills Bldg
Moore, A. A. Jr. ..... Claus Spreckels Bldg
Phelan, Jas. D. ..... Phelan Bldg
Pomiatowski, A ..... Crocker Bldg
Pope, George A ..... Hayward Bldg
Schmidt, John A. ..... 425 Ellis
Smith, F. M. ..... 101 Sansome
Spreckels, Claus. ..... 327 Market
Spring Valley Water Works. ..... Geary and Stockton
Thompson, R. R. ..... 503 California

CARPENTERS AND BUILDERS.

Murray, S. C. ..... 632 Howard
Robinson & Gillespie. ..... 427 Sutter

CARPETS.

Gullixson Bros. ..... 955 Market
Hulse, Bradford & Co. ..... 760 Mission
Schlueter & Volberg. ..... 317 Sutter
Walter, D. N. & E. & Co. ..... 529 Market

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works. ..... 703 Valencia
Cal. Carpet Cleaning Works. .329 Guerrero
Hampton & Bailly. ..... 346 Church
Spaulding, J. & Co. ..... 353 Tehama

CARRIAGE COMPANIES.

United Carriage Co. ..... Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Glenn, A. G. & J. Q.....1321 Market
Grave, B. & Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons..Golden Gate Ave & Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....
.....Market & Tenth
Wertsch, William...100 Golden Gate Ave

CASH REGISTERS.

Autographic Register Co.....623 Market
Freeman, I.....1327 Market

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet Cemetery .....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....
....661 Mission

CHARCOAL.

Ohlandt, N. & Co.....Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.....
....San Bruno Road and 27th
Western Chemical Co.....Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis .....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben..... .....101 Powell
Aubin, Aug. H.....1 Grant Ave
Blaskower, M. & Co.....223 Montgomery
Brandt, Jacob.....415 Battery
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....314 Sacramento
Lane & Connelly.....204 Market
Laugstadter, I. S.....401 Geary
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas... .....101 Grant Ave
Ordenstein, Max..... .....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.... ....508 Washington
Schmidt & Bendixen.....3 Market
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Rollman Co., The.....679 Front

CIRCULAR DISTRIBUTORS.

Bates, M. E. Co.....109 California
Weil, W. M. Co.....106 Pine

CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

CLOAK AND SUIT HOUSES.

Callieau, Armand .....114 Kearny
Columbia Cloak and Suit House.....
....1022 Market
Davidson, D. M. & Co.....52 First
Golden Gate Cloak and Suit House..
....1230 Market
Kelly & Liebes..... .....120 Kearny
Livingston & Co..... .....867 Market
Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner.....23 Montgomery
Brown Bros. & Co.....121 Sansome
Frank Bros.... .....535 Kearny
Hirsch Bros.... .....221 Montgomery Ave
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co.....11 Battery
Jewell, G.....530 Kearny
Kellus, Chas. & Co.....132 Kearny
Mandel, Pursch & Wiener....125 Sansome
Neustadter Bros.... .....133 Sansome
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny & Post
Schwartz, A.....62 Third
Straus, Louis .....11 Sansome
Summerfield & Roman....Fifth & Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cornwall, P. B.....204 Front
Fritch, Geo..... .....110 East
Greenberg, A. H.....1419 Ellis
Middleton, John..... .....309 Stockton
Morton, Thomas.... .....674 Geary
Oregon Coal & Navigation Co.....
....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's John, Sons.....202 Sansome
San Francisco & San Joaquin Coal Co.
.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Wainwright & Easton .....131 Folsom
Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co.....117 Washington
Armsby, J. K. & Co.....138 Market
Biagi, D. & Co.....620 Sansome
Caffrey, John .....21 Sutter
Christy & Wise Com. Co.....223 California
Cutter & Mosely.....302 California
Dairymen's Union .....128 Davis
DeBernardi, D. & Co.....409 Front
Demartini, John & Co....315 Washington
Dempster & Son.....320 Sansome
Deoelsee, Fieweger & Co.....117 Sacramento
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Freitas, M. T. & Co.....325 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri .....309 Washington
Greenway, E. M...Vallejo St. Warehouse
Griffin & Skelley Co.....132 Market
Grinbaum, M. S. & Co., Ltd.....215 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hansen, John R. & Co.....310 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....10 Davis
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivancovich, J. & Co.....209 Washington
Kittle & Co.....202 California
Landsberger & Son.....123 California
Leist, C. J. & Co...Sacramento and Davis
Lercari, C. J. & Co.....524 Sansome
Lichtenberg, William.... .....215 Sansome
Lichtenberg, R..... .....303 California
Loaiza, W. & Co.....218 Sansome
Lowry, W. G. & Co.....40 California
Lyden & Co..... .....111 Front
Macpherson, A. M.....215 Washington
McLeod, Daniel.....321 Bush
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall.....310 Washington
Montealegre & Co.....410 Hayward Bldg
Nardini, A. & Co.....324 Davis
Pettigrew, John M.....210 California
Phillips, M. & Co.....202 Market
Porter Bros. & Co.Washington & Drumm
Price, W. C. & Co.....413 Front
Scatena, L. Co.....104 Washington
Schwartz Bros..... .....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific Milling Co..224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....605 Sansome
Welch & Co.....220 California
Wetmore Bros.... .....415 Washington
Wheaton, Pond & Harrold.....110 Davis
Williams, The H. A. Co.....308 Market
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Young, Carlos G.....122 Davis
Zentner, J. & Co....Front & Washington

CONFECTIONERS.

Blum, S..... .....Polk & Sutter
De Martini, L. Supply Co.....112 Front
Gruenhagen & Co.....20 Kearny
Guillet, Chas..... .....905 Larkin
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....222 Battery
Lechten Bros..... .....1257 Polk
Maskey, Frank.... .....32 Kearny
Roberts, Geo. F. & Co....Polk and Bush
Rothschild & Ehrenpfort.....35 Main
Strohmeier, W. A. & Co.....1006 Market
Seidl, J. & Co.....658 Mission
Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.... .....
... .N.E. cor. Broadway and Front

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph..... .....39 Flood Building

COTTON GOODS.

California Cotton Mills Co..East Oakland, Cal.

CRACKER MANUFACTURERS.

American Biscuit Co.....
....Broadway and Battery
Macdonald, J. G.....1120 Market
Pacific Coast Biscuit Co.....601 Folsom

CREDIT BUREAU.

Credit Agency.....508 California
Merchants' Credit Assn. of Cal.....
....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....103 Post
Cowen-Heidelberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....109 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O.....Fourth and Mission

CUTLERY.

Helliwell, R.....108 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market
Wilson & Bro.....20 Drumm

DRAYMEN AND STORAGE.

Bekins Van & Storage Co.....630 Market
Bocarde, J. B., Drayage Co...22 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles .....25 Davis
McNab & Smith.....206 Davis
Morton Draying & Whse. Co., The..
....110 Battery
Overland Freight Transfer Co..203 Front
Raubinger Bros.... .....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K..... .....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co....Bryant and Second
Western Transfer & Storage Co.323 Front

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave
Boericke & Runyon.....231 Sutter
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Clough, Frank..... .....400 Ellis
Esters von Krakau, W.....25th & Folsom
Fauda, C. O..... .....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
....S. W. cor. Van Ness Ave & Geary
Gates, J. R. & Co.....417 Sansome
Gleason Bros.....Clay & Kearey
Lainer, Rd. Drug Co.....699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D..... ..2402 Mission
Searby's Pharmacy..... ....400 Sutter
Schmidt Val....S. W. cor. Polk & Jackson
Smith, E. J.....cor. 5th and Folsom
St. Nicholas Pharmacy..Market & Hayes
Wakelee & Co.....Bush and Montgomery
Weck, Co., F. A.....127 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
City of Paris Dry Goods Co., The....
....Geary & Stockton
Curtin, C..... .....911 Market
Davis, R. D. & Co..Geary & Grant Ave
Dinkelspiel, L. & Sona.....39 Battery
Graf Bros.....669 Market
Greenberg & Greenberg.....31 Grant Ave
Hale Bros..... .....979 Market
Kohlberg, Strauss & Frohman..107 Post
Kennedy, R. T. Co.....1106 Market
Lippman Bros.....495 Hayes
Livingston Bros... .....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Moran, J. M. & Co.....1009 Market
Murphy, Grant & Co...Sansome & Bush
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D....
....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Silverman, J..... .....222 Third
Steen, M. A..... .....1274 Geary
Strauss, Levi & Co.....16 Battery
Weill, Raphael & Co....Kearny and Post
Weinstock, Lubin & Co..Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning Works, The .....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College.....24 Post
S. F. Business College.....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner....Fremont & Howard
Electrical Engineering Co....509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Elec. Corp.....527 Mission
Cal. Electrical Works.....547 Mission
Electric Railway and Manufacturers' Supply Co..... .....68 First
General Elec. Co....Claus Spreckels Bldg
Hetty Bros..... .....126 Eddy
Klein Elec. Works, The J. M.....
....421 Montgomery
Summerhayes, W. R.....627 Howard

ELECTRICAL CONSTRUCTION.

Electrical Construction Co... .....31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric & Mfg. Co....
....425 Market

ELECTRO-PLATERS.

Central Plating Works ....22 Jessie
Denniston's San Francisco Plating Works .....743 Mission
Golden West Plating Works....103 Beale
Merle, A. Company..... .....515 Mission

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co.....122 Main
Cahill & Hall Elevator Co.....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....209 Second

EMBROIDERIES AND LACES.

Levy, Julea & Bro.....5 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D.....34 East

ENGINEERS' SUPPLIES.

Pickthall, M. & Co.....105 Fremont

ESSENTIAL OILS.

Boldemann, A. C. & Co..... ...120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P.....6 California
Wellman, Peck & Co.....201 Market

FIRE PROOFING.

Western Expanded Metal & Fire Proofing Co...415 Claus Spreckels Bldg

FIREWORKS.

California Fire Works Co.....219 Front

FISH DEALERS.

Dryselius & Co.....93 Cal. Market

FLORISTS.

Jacquemet, J. & Co.....506 Eureka
Shanahan Florist Co.....107 Powell
Shibeley, Frank P.....311 Sutter
Sievers & Boland.....25 Post

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Capitol Mills.....114 Sacramento
Hinz & Plagemann.....120 Mission
Sperry Flour Co.....134 California
Stockton Milling Co.....112 California

FRUITS AND VEGETABLES.

Omey & Goetting.....California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A.....340 Post
Bateman, William.....835 Folsom
Breuner, John Co.....957 Market
Chicago Clock Co.....118 Grant Ave
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co.....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H.....648 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co.....750 Mission
Kragen Furniture Co.....1015 Market
McCann, Belcher & Allen.....600 Sutter
Milwaukee Furniture Co.....932 Howard
Pattosien Co..... .....15th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith, Furniture Co., A. B.....128 Ellis
Sterling Furniture Co.....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Yawman & Erbe Mfg Co.....
..... .Mission and New Montgomery

FURNITURE MANUFACTURERS

Doerebecher Furniture Co.. .....762 Missioe

FURS.

Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant ave

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co.....
.....5 Front
Ensign, Bickford & Co.....220 California

GAS FIXTURES.

California Gas Fixture Co.....330 Post
Day, Thos. Co.....725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co.....310 Market
Union Gas Eng. Co.....244 First

GAS GOVERNORS.

Universal-Pacific Gas Governor Co...
....310 Geary

GAS METERS AND STOVES.

Pacific Meter Co.....17 Fremont

GAS LIGHT COMPANIES.

Equitable Gas Light Co..... 516 California

GAS REGULATORS.

Gas Consumers' Association...516 Sutter

GENERAL MERCHANDISE.

Levin, J. & Co.....25 Taylor

GLASS MANUFACTURERS.

United States Glass Co.....18 Sutter

GLOVES.

Moss, Geo. A.....101 Post
Smith, W. M.....200 Post
Steinberger & Kalisher.....230 Sutter

GLUE MANUFACTURERS.

California Glue Works.....123 California

GRANITE AND MARBLE DEALERS.

Back, F. J.....791 San Jose Ave

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.....125 Geary

GROCERS.

Bibo, Newman & Ikenberg.....1447 Polk
Claussen, C.....23d and Capp
Cluff, William Co.....18 Front
Ehrman, M. & Co.....104 Front
Foge, J. M.....5th and Mission
Goldberg, Bowen & Co.....422 Pine
Granucci Bros.....621 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Hellmann, Henry.....2805 Mission
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Levi, H. & Co.....36 Market
Meyer, A. & Co.....15 Sacramento
Parks Bros. & Co.....418 McAllister
Rathjen Bros.....39 Stockton
Ring Bros.....19th & Castro
Smith's Cash Store.....27 Market
Sussman, Wormser & Co.....S. E. cor. Market and Main
Tillman & Bendel.....327 Battery
West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bremer, O. A.....820 Kearny
Clabrough, Golcher & Co.....538 Market
Shreve & Barber.....511 Kearny
Winchester Repeating Arms Co.....127 First

HARDWARE.

Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Brownlee, J. P.....1612 Market
Dunham, Carrigan & Hayden Co..19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson...235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works.....159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co.....309 Market
Montanya, J. De La Co.....606 Battery
Mossford, Moses.....3885 24th
Pacific Hardware and Steel Co.....Mission and Fremont
Palace Hardware Co.....693 Market
Philpott & Armstrong.....823 Market
Roeckrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tay, Geo. H. Co.....49 First
Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer K. & Son.....8 Kearny
Triest & Co.....118 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.

Anapacher Bros.....214 Pine
Chase, W. W. Co.....1933 Market
Ellis, H. C. & Co.....105 Steuart
Goss, Chas. E.....2100 Mission
Meyer, Albert.....2303 Geary
Merrow, Geo. & Co.....303 California
Scott & Magner.....615 Sixth
Somera & Co.....564 Sixth
Vermell, J. L.....3142 Mission

HEATING AND VENTILATING.

Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc
S. E. cor. New Montgomery & Mission

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush near Kearny
Elsmere, Hotel.....418 Sutter
Gallagher, John P.....Langham Hotel
Holm & Saxtorph, Baldwin House.....20 Ellis
Hotel Bella Vista.....1091 Pine
Hotel Rafael.....San Rafael
Kinksbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas.....Market and Hayes
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co.....22 Second

ICE DEALERS.

Consumer's Ice Co.....420 Eighth
Merchants' Ice and Cold Storage Co..212 Clay
Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co.....415 California
Bagge & Stovel.....411 California
Berthau, Cesar.....423 California
Butler & Hewitt.....412 California
Com'l Union Assurance Co.....415 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin Geo D.....Hayward Bldg
Fidelity & Causalty Co.....318 California
Fireman's Fund Insurance Co.....401 California
Forbes, A. H. & Son. Mutual Life Bldg
German Ins Co. of Freeport.....237 Pine
Grant, Geo F.....221 Sansome
Gutte & Frank.....308 California
Herold, Rudolph, Jr.....415 California
Ins. Co. of North America..412 California
Landers, William J.....206 Sansome
Liverpool & London & Globe Ins. Co., The.....422 California
Manheim, Dibbern & Co.....217 Sansome
Milwaukee Mechanics' Ins. Co.....410 California
Natham & Kingston.....501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co.....312 California
Norwich, Union Fire Ins. Society.....314 California
Pacific Mutual Life Ins. Co of California.....Montgomery & Sacramento
Pacific Surety Co.....Safe Deposit Bldg
Parker, Chas. M. T.....214 Pine
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co.....Mills Bldg
Shields, A. M.....Crocker Bldg
Transatlantic Fire Ins. Co..213 Sansome
Turner, Geo. W.....315 Safe Deposit Bldg
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson, Horace.....201 Sansome

IRON WORKS.

California Iron Yard.....640 Second
Morton & Hedley.....215 Harrison
Vulcan Iron Works.....506 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
Barth, Rudolph.....141 Post
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co.....206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W.....5 Third
Greenzweig, George & Co.....206 Kearny
Hall, A. I. & Son.....643 Market
Huguenin, Adolph.....824 Market
Judis, Alphonse Co.....4 Chronicle Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Rothschild & Hadenfeldt.....207 Sutter
Schumacher & Co.....621 Market
Schussler, M. & Co.....713 Market
Schwartze K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & Co.....Crocker Bldg
Sorenson, James A. Co.....703 Sixth
Vandersllce, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....208 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....69 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
Jacobs & Co.....113 Kearny
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Caro, A. W.....Geary & Powell
Feder, M.....139 Ellis
Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Rothschild, M.....526 Sutter

LAMPS.

Boesch Lamp Co.....585 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
S. F. Laundry Association.....131 Ellis
U. S. Laundry Association..3111 Sixteenth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co..583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....512 California

LEAF TOBACCO DEALERS.

Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Blasenger & Co.....401 Front
Brown & Adams.....109 Battery
Frank, S. H. & Co.....608 Battery
Harpham & Jansen.....524 Washington
Klopper & Dulfer.....209 Mason
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm

LITHOGRAPHERS.

Bosqui Printing & Engraving Co.....523 Clay
Britton & Rey.....525 Commercial
Mutual Label & Litho. Co..24 Bryant
Roesch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....400 Taylor
Kelly, Thos. & Sons.....1629 Pine
McCord, Alex & Co.....221 Ellis
Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Caspar Lumber Co.....210 Hayward Bldg
Dodge, E. J. Co.....6 California
Doe, Chas. F. & Co.....101 Howard
Dolbeer & Carson.....10 California
Gray's Harbor Commercial Co.....237 California
Gualala Mill Co.....5 Market
Hihn, F. A. Co.....Santa Cruz
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1610 Devisadero
Morrison Lumber Co.....732 Brannan
Pope & Talbot.....314 California
Renton, Holmes & Co.....35 Steuart
Scott & Van Aradale L. Co.....Fifth and Brannan
S. F. Lumber Co.....Third & Berry
S. F. Timber Preserving Co...223 Folsom
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Truckee L. Co. of S. F.....6 California
Union Lumber Co.....Sixth & Channel
Wigmore, John & Sons Co.....29 Spear

MACARONI MANUFACTURERS.

California Italian Paste Co.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply Co..322 Howard
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone...21 Fremont
Henshaw, Bulkley & Co.....Fremont and Mission
Martin Pipe & Foundry Co.....83 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co.....32 First
Oriental Gas Engine Works..229 Folsom
Pacific Tool and Supply Co...467 Mission
Ralston Iron Works.....222 Howard
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co...26 First
Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F.....12 Drumm
Hughson & Merton.....105 Front
Robinson, Geo. H.....226 Bush

MATTRESS AND UPHOLSTERY.

Schrock, W. A.....21 New Montgomery

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....105 Montgomery
McNamara & Moran.....7 Battery
Cluett, Peabody & Co.....582 Mission
Elrick & Webster.....209 Montgomery
Greenebaum, Weil & Michels..17 Sansome
Hansen & Elrick.....Market & Third
Keller, M. J. Co.....1028 Market
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market
Ulman, Seeligsohn & Brown.....17 Battery

MERCHANT TAILORS.

Francis & Co.....327 Montgomery
Growall, W. L. Co.....Crocker Bldg
Kramer, Geo. E.....482 California
Lemos, Leon.....1117 Market
Lyons, Charles.....721 Market
Poheim, J. T.....1110 Market
Reid, John.....907 Market
Smith, J.....906 Market
Williams Bros.....111 Sutter

METAL WORKS.

American Can Co.....209 Mission
Finn, John Metal Works.....313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co.....613 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson..1228 Folsom
Cal. Milk Producers' Assn.....428 Turk
Jersey Farm Co.....851 Howard
Loewe, Wm G.....624 Hussia
Millbrae Co.....Ninth and Mission
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 Sixteenth

MILLINERY.

Hina & Landt.....643 Market
Holm & Nathan.....512 Market
Muller & Rass Co.....New Montg. and Mission
Spencer & Mitau.....1026 Market
Topiitz, R. L. & Co.....545 Market

MILLWRIGHTS.

Dibert Bros Mfg Co.....225 Mission

MINERAL WATERS.

Consumer's Seltzer Water Co.....1331 Folsom
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co.....Sixth and Brannan

MINERS' AND ASSAYERS' SUPPLIES.

Taylor, John & Co.....63 First

MINING COMPANIES.

Alaska Treadwell Gold Mining Co.....Mills Bldg
Bourn, W. B.....401 California
Gage, W. S.....330 Market
Quarre, Geo.....Cal. Safe Deposit Bldg

MUSICAL INSTRUMENT DEALERS.

Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Kohler & Chase.....28 O'Farrell
Mauvais, The Zeno Music Co..769 Market
Mauzy, Byron.....308 Post
Paige Piano Co.....Post & Stockton
Sherman, Clay & Co.....139 Kearny

MUSLIN AND FLANNELETTE UNDERGARMENTS.

Reynolds, The Geo. W. Co.....597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

OILS.

Standard Oil Co.....421 Market
Weed, F. P., Sec'y Lion Oil Co.....927 Market

OPTICIANS.

Berteling Optical Co.....16 Kearny
California Optical Co.....305 Kearny
Chinn-Beretta Optical Co.....991 Market
Haskell & Jones Co.....243 Grant ave
Hirsch & Kaiser.....7 Kearny
Kahn, H. & Co.....642 Market

ORIENTAL RUGS.

Hagopian & Co.....230 Post

OYSTER DEALERS.

Darbee & Immel.....30 Union Sq. Market
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association...308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....46 Ellis
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co.....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....115 Front
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons.....729 Devisadero
Brace, N.....3020 Sixteenth
Bradley & Son.....923 Mission
Davis, H.....236 Powell
Fraser, John P.....306 Stockton
Gercke & Weber.....717 Larkin
Stader, C.....Glen Park
St. Denis, J. & Co.....320 Sutter
Stein, M.....759 Market
Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold. P. B. Factory...14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Crown Paper Co.....707 Front
Union Bag & Paper Co.....406 Front
Union Pulp & Paper Co.....410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co.....520 Market

PAPER PATTERNS.

Butterick Publishing Co., Ltd., The..201 Post

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo.....2149 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
California Fig Syrup Co.....392 Church
Law, Herbert E.....2304 Van Ness Ave
National Pharmacy Co.....214 Townsend

PHOTOGRAPHERS.

Sewell, Daniel.....1025 Market
Taber Photo Co.....121 Post

PHOTO-ENGRAVERS.

Bolton & Strong.....510 Montgomery
Bunnet Photo & Engraving Co.....106 Union Sq. Ave

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....109 Montgomery
Kirk, Geary & Co.....113 Geary

PICKLE MANUFACTURERS.

Fisher Packing Co.....509 Commercial
Loeffler, John.....422 Fifth
Pacific Vinegar & Pickle Works.....121 Davis

PLANING MILLS.

Birth, L. H.....709 Bryant
Hansen, A.....Berry near Sixth
Townley Bros.....18th and Folsom
Young, James.....Beale and Mission

PLUMBERS.

Bayreuther, G. W. & Co.....504 Post
Forsyth, W. C.....106 Golden Gate Ave
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son.....554 Clay
Wilson, W. F.....328 Stockton

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co.....211 Clay
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....513 Front
Heineman & Stern.....916 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. & Prov. Co..117 Davis
Western Meat Co.....Sixth and Townsend
Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal. Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.

The California Powder Works.....320 Market

PRESS CLIPPINGS.
len's Press Clipping Bureau.....
.....230 California

PRINTERS.
nt & Meyerderks.....40 California
mmercial Publishing Co..... 463 Mission
nsumers' Agency..... 518 Clay
bery & Co.....687 Mission
mpster Bros...Glen Park Av. & Bond
stman, Frank & Co.....509 Clay
eygang-Leary Co.....113 Davis
nssen Printing & Binding Co.....
....23 Stevenson
nahan, John & Co.....412 Commercial
nk, R.....505 Mission
rdwek, C. A. & Co.....532 Clay
rtridge, John.....306 California
rnau Bros.....543 Clay
illips, Smyth & Van Orden.....508 Clay
berts, John W.....220 Sutter
aulding, George & Co.....414 Clay
anley-Taylor Co, The.....656 Mission
retz Printing Co.....933 Market
etzel & Co.....109 California

PRINTERS' INK.
ed & Goodman.....513 Sacramento

PRINTING MACHINERY
ain, Hadwen Mfg. Co.....215 Spear

PROPERTY OWNERS.
dros, Milton.....320 Sansome
shop, Thomas B.....532 Market
ocker Estate Co.....54 Crocker Bldg
Vecchi, Dr. Paolo.....Crocker Bldg
ood, James L.....7 Nevada Block
ton, C. N.....331 Pine
wes, D.....412 Kearny
l, Horace L.....124 Sansome
oker, C. G.....967 Bush
w, Hartland.....2304 Van Ness Ave
ackay, John W.....7 Nevada Block
arye, Geo. T., Jr.....234 Montgomery
rrott, John.....401 Parrott Bldg
yson, A. H.....641 Market
rson, Wm. M.....324 Pine
lshury, E. S.....105 Crocker Bldg
linn, John E.....Berkshire Hotel
ields Estate Co.....324 Bush
vis, Wm. S.....Mills Bldg
ilson, A. W.....Hotel Richlieu

PUMPING MACHINERY.
w, Geo. E., Pumping Engine Co..
.....149 First
ckson, Byron Machine Works.....
.....411 Market

RAILROAD TIES AND TAN BARK.
nder Bros.....5 Market

REAL ESTATE DEALERS.
hton & Gardiner.....411 Montgomery
bin, Landry C.....413 Kearny
ldwin & Howell.....10 Montgomery
ldwin, O. D. & Son.....22 Montgomery
eese, G. L. & Co.....Hayward Bldg
ckingham, A. E.....26 Montgomery
rnham & Marsh Co.....20 Montgomery
ish, David & Son.....20 Montgomery
im, W. H. & Co.....118 Montgomery
avis, Alfred E.....230 Montgomery
aston, Eldridge & Co.....638 Market
eelman, William, Trustee.....
.....120 Phelan Bldg
endrickseen, William & Co.....
.....614 Claus Spreckels Bldg
eyman, Jacob & Son.....117 Sutter
ooker & Lent.....14 Post
ooper, E. J.....26 Montgomer
veators' Agency, The...137 Montgomery
adison & Burke.....30 Montgomery
agee, Thos. & Sons.....5 Montgomery
cElroy, R. D.....4 Phelan Bldg
iver, B. P.....114 Montgomery
atterson, Geo. W. H. & Co.....
.....11 City Hall Sq
orr, John.....1183 Oak
ch, A. J. & Co.....112 Montgomery
hlesinger, Nathan.....304 Montgomery
ainwald, Buckbee & Co.....
.....210 Montgomery
mith, Julien.....420 Montgomery
rassburger, I. & Co.....484 California
mbsen, G. H. & Co.....14 Montgomery
on Rhein Real Estate Co., Inc.....
.....513 California

RECREATION GROUNDS.
erman, R.....Harbor View Park

REFINERS.
lby Smelting & Lead Works.....
.....416 Montgomery

RESTAURANTS.
ay State Restaurant.....29 Stockton
ergez, John.....332 Pine
rtz, J.....24 Ellis
anco, A. B.....N. E. Cor. Eddy and Mason
reuss, M. A.....70 Third
ristesen, M. A. C.....28 Fifth
llins & Wheeland.....329 Montgomery
etjen & Mengel.....35 Market
lindo, F. B.....133 O'Farrell
hnson Restaurant Co.....725 Market
zone, F. W.....35 Geary
rsen, C. G.....16 Eddy
alfanti, J. & Co.....116 O'Farrell
ge & Falch.....Turk and Mason
tterson, P.....623 Kearny
uchan & Schlatter.....33 O'Farrell
elet, P. & Co.....Geary and Stockton
nediger & Loesch.....111 Larkin
wain, Frank A.....213 Sutter
schau, R. J.....Mason near Ellis
esterfeld, P. & Co.....1035 Market
ocker & Hermanson.....
.....Market and Park Ave
oung, H. H.....228 Kearny
nkand, Chas. A.....927 Market

RIGGERS.
ice, Peter.....17 Howard

ROOFERS & ROOFING MATERIALS.
cific Refining & Roofing Co.....
.....113 New Montgomery

RUBBER GOODS.
ost. Wov. Hose & Rubber Co.....
.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
G. P. and Rubber Mfg. Co., The.....
.....30 Fremont
Morgan & Wright.....305 Larkin
N. Y. Belting & Packing Co...609 Market
West Coast Rubber Co.....587 Mission
Winslow, C. R. & Co.....44 Second

SAFES.
Hall's Safe & Lock Works.....605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.
California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.
Craig Bros.....120 Sutter

SCREEN WORKS.
Quick, John W.....221 First

SEEDS AND GRAIN.
Bowen, E. J.....815 Sansome
Hillens, F.....200 Davis

SEEDS AND PRODUCE.
Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....1358 Market
Steiger Terra Cotta & Pottery Works
.....Mills Bldg.

SEWING MACHINES.
Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co..
.....334 Post

SHEET IRON AND PIPES.
Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.
Hay & Wright.....36 Steuart
Turner, Matthew .....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.
Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.
Alexander & Baldwin, Ltd....308 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. B.....123 California
Eddy, Falk & American Trading Co..
.....123 California
Gale, J. W.....310 Washington
Grace, W. R. & Co.....
.....N. E. cor. Cal. & Battery
Johnson-Locke Mercantile Co.....
.....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....415 Safe Deposit Bld
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co.....310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co.....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co.....124 California
Pinet, J. Co.....604 Jackson
Plummer, Geo. E. & Co.....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Ulrichs, J. F.....122 Clay
Webster & Dunbar.....304 Davis
Williams, Dimond & Co.....202 Market

SHIPSMITHS.
Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.
Berman, O .....48 Ellis
Ide, Geo. P. & Co.....616 Market

SILK MANUFACTURERS.
Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SMOKERS' ARTICLES.
Heininger, C. P. & Co.....635 Market

SOAP & TALLOW MANUFACTURERS.
Flachbeck & Glootz.....307 Sacramento
Lilie, Charles..N.W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.
Horstmann Co., Joha .....675 Bryant

SODA WATER MANUFACTURERS.
Becht, J. G. & Co.....304 Stockton
Belfast Ginger Ale Co...Union & Octavia

SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....141 First

STAMP DEALERS.
Makins & Co.....506 Market
Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.
Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne.....55 First
Bonestell & Co.....401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....413 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave
International Nav. Co.....30 Montgomery
Occidental & Oriental Steamship Co..
.....421 Market
Pacific Coast Steamship Co....10 Market
Pacific Mail Steamship Co....421 Market
Peterson, James P.....3 Steuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.
Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission
McAllister, Woodside & Co.112 Leidesdorff
Menzies, Stewart & Co.....514 Battery

STORE AND OFFICE FIXTURES.
Simmen, John .....348 Phelan Bldg
Thoms, J. W....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.
Steiger & Kerr.....350 Main

STOVES AND RANGES.
Schieck, John C.....13 Bluxome

SURGICAL INSTRUMENTS.
Folkers, J. H. A. & Bro.....Flood Bldg
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.
Lietz, A. Co.....422 Sacramento

SYRUPS.
Colonial Maple Sugar & Syrup Co...
.....3460 Twenty-fifth
Long Syrup Refining Co....8th & Brannan
Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.
Empire Milling Co.....310 Townsend

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Baumgarten, J. & Co..... 578 Mission
Byrne, Jos. & Co.....1145 Mission
Ford, C. W. R. & Co.....118 Sutter
Reiss Bros. & Co.....24 Sutter
Stein, Simon & Co.....Second & Market

TAILOR TO TRADE.
Hilp, Henry.....569 Market

TANNERS.
Eagle Tannery...26th & San Bruno Ave
Legallet-Hellwig Tanning Co...401 Front
Norton Tanning Co.....312 Clay

TANNING EXTRACTS.
California Tanning Extract Co.....
.....218 California

TEAS, COFFEES AND SPICES.
Brandenstein, M. J. & Co.....118 Market
Burmester, Henry W.....1143 Market
Castle Bros.....463 Mission
Caswell, Geo. W. & Co.....414 Sacramento
Folger, J. A. & Co.....104 California
Guittard Mfg. Co.....119 Front
Hills Bros.....128 Market
Huddleston & Co.....62 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co.....108 Market
Thierbach, Chas. F. & Co.....306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.
Pacific States Telephone and Telegraph Co., The.....216 Bush
Weihe, E. F.....
.....Supt. Am. Dist. Telegraph Co

TENTS AND AWNINGS.
Ames & Harris, Inc.....100 Sacramento
Nevills & Co.....31 California

THEATRES.
Belasco & Thall.....Alcazar Theatre
Walter Orpheum Co.....113 O'Farrell

TIN CAN MANUFACTURERS.
Union Can Co. of S. F.....
.....Battery & Lombard

TIN PLATE MANUFACTURERS
Williams, I. B.....Mills Bldg

TITLE INSURANCE.
California Title Ins. and T. Co.....
.....410 Montgomery

TOWEL COMPANIES.
Mercantile T. & L. Co.....251 Jessie
S. F. Towel Co., The.....819 Folsom

TRANSFER COMPANIES.
Commercial Transfer Co.....115 O'Farrell
Morton Special Delivery Co....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....20 Market
River Express Co.....10 Drumm
Wells, Fargo & Co.'s Exp....2d & Mission

TRUNKS.
Hirschfielder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James.....1 Ellis

TRUSSES AND ELECTRIC BELTS.
Pacific Electric Belt & Truss Co.....
.....105 Ellis

TURKISH BATHS.
Greenhood, L. H.....222 Post
Lindstrom & Johnson.....416 Sutter

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co.....
.....110 Montgomery
Bennan's Typewriter Exchange.....
.....307 Montgomery
Bernemann, Geo. C. & Co.....117 Sutter
Wyckoff, Seamans & Benedict.....
.....211 Montgomery
Yost Writing Machine Co.....327 Montgomery

UNDERTAKERS.
Gray, N. & Co.....611 Sacramento
Halsted & Co.....946 Mission
Maass, H. F.....917 Mission
Truman, Chas. H. J. & Co....1909 Mission
United Undertakers' Association.....
.....866 Mission
Valente, Marini & Co.....1524 Stockton

UNIFORMS AND REGALIA.
Pasquale, B. & Sons.....123 Geary

VINEGAR MANUFACTURERS.
Consumers' Y. & V. Works....404 Battery
Golden Gate Comp. Yeast Co..348 Sutter

WAGON & CARRIAGE MATERIALS.
Holt Bros. Co.....30 Main

WALL PAPER AND HOLDINGS.
Quadt, John.....1614 Market
Tozer, L. & Son.....818 Mission
Uhl Bros.....655 Market

WAREHOUSES.
Grangers' Business Association.....
.....309 California
Haslett Warehouse Co., The.....
.....206 California
Lemman Bros.....Townsend & Japan
Sansome Street Warehouse, Inc.....
.....809 Sansome
S. F. Warehouse Co.....41 First

WELL BORERS.
Lowe, J. W.....126 Kearny

WINES AND LIQUORS.
Arnhold, B. & Co...Townsend & Stanford
Berges & Domeniconi.....708 Sansome
Bieber, P. P. & Co.....824 San Jose Ave
Bielenberg & Weniger.....101 Powell
Braunschweiger & Co.....5 Drumm
Buneman, H.....319 Front
California Wine Association.....661 Third
Carroll & Carroll.....120 Front
Cavagnaro, F.....544 Clay
Chaix & Bernard.....756 Brannan
Chauche & Bon.....17 First
Chevalier, F. & Co.....16 Beale
Crown Distilleries Co....Beale & Mission
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The...
.....Market and Second
Hey, Grauerholz & Co.....224 Front
Hildebrandt, Posner & Co.....610 Front
Holtum Bros., Inc.....665 Market
Holtum, Ferdinand .....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agric. Col..618 Montgomery
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi.....Second & Bryant
Leuenberger, E. & Co.....1417½ Folsom
Livingston & Co.....206 Davis
Lubben, John.....California & Sansome
Lyons, E. G. & Raas Co., The.....
.....649 Mission
Mann, C. M., suc. to I. de Turk.....
.....216 Sacramento
Martin, E. & Co.....64 First
Martinoni, E.....714 Front
McLeod & Hatje.....615 Market
Meinecke, Chas. & Co.....314 Sacramento
Metzger, Leo & Co.....118 Battery
Meyerfield, Mitchell & Co.....116 Front
Mohns & Mohns, Inc.....29 Market
Moore Hunt Co., The Jesse.....200 Davis
Naber, Alfs & Burne.....323 Market
Napa and Sonoma Wine Co.....115 Ellis
Oakville Wine Co.....Folsom and Army
Pike, B. D. & Co.....213 Battery
Rosenblatt Co., The.....113 Pine
Royal Eagle Distilleries Co....601 Market
Samuel Bros. & Co.....521 Market
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender.....
.....Brannan & Boardman
Schultz, Wm. A. & Sons.....523 Front
Shea, Bocqueraz & Co.....625 Market
Siebe Bros & Plagemann....328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Van Bergen, N. & Co.....418 Clay
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....318 Clay

WIRE AND WIRE ROPE.
American Steel & Wire Co.....10 Pine
Roebling's, John A. Sons Co..25 Fremont

WOOD DEALERS.
Union Wood and Timber Co.....
.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.
Bush & Mallett Co.....328 Post

WOOD AND WILLOW WARE.
Kasper Bros., & Co.....206 Battery
Levenson & Co.....209 Front
Unna, Harry Co., The.....113 Battery

WOOL.
Denigan, Thos., Son & Co....132 Market
Kashland, S. & Co.....222 California
San Francisco Wool Sorting & Scouring Co.....652 Fifth

WOOLEN MANUFACTURERS.
Golden Gate Woolen Mfg. Co..535 Market

WRECKERS.
Whitelaw Wrecking Co.....253 Spear

MERCHANTS' ASSOCIATION REVIEW.

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

COL. MENDELL AND AN UNAPPRECIATIVE PUBLIC.

By the death of Col. Mendell, San Francisco loses a good citizen and a valuable public servant. Nobody needs any higher praise than that, and the dead president of the Board of Works earned it all. Columns of post mortem flattery could not make it appear that there is anything higher or more useful for a public man to be, than an official who discharges his full duty every hour; and those who knew Col. Mendell best, and knew the kind of service he was called upon to render, testify that he was exactly that kind of person.

But while that might suffice for the purposes of anybody's obituary, there are certain circumstances of Col. Mendell's service on the board that are important for the public to consider; not for the benefit of the dead, but for the guidance of the living.

He had a great deal to contend with. Under the present charter, an entirely new department had to be organized. There was almost nothing that could be carried over from the old order into the new. There was no workable system—no effective, available way of keeping accounts, tracing supplies, caring for material, keeping tab on contractors and laborers in the myriad activities of a great municipal department with hard, intricate work to do. Plans, specifications, detail, methods of operation, of hiring, superintending and discharging men had to be devised afresh. The effort called for was Titanic; the ability required was of the highest type.

This work was carried out with a simply amazing degree of excellence, all things considered. Mistakes were made, but who hasn't made them? Some jobbery has occurred, but where is the man who has never been imposed upon? Doubtless the office was run under great expense, but that is the penalty we pay for City Hall management and the glory of the American franchise. On the whole, the department has been splendidly conducted, and in general the work it has had to do has been better done than in any previous period of the city's history.

And not a word of thanks. Not a line of appreciation in any newspaper in San Francisco, as far as we can remember; nothing but abuse for the Board of Works, every time its complicated labors have seemed to offer an opportunity. If its accounts couldn't be understood after an hour's expecting by a total stranger there must be something wrong. If, through misplaced confidence, some employee managed to filch a few dollars, as often happens in banks, why then, "Another Scandal in the Board of Works." The thing even went the length of a comic opera investigation by the grand jury, in which Col. Mendell was induced to stand on his defense for the first and only time—so uniformly had his own conscience justified his course—and which, in the estimation of fair-minded persons, resulted in vindication.

If the Board of Works had received proper appreciation when it did well, no one could have complained if it had been toasted to a turn when it did ill. But it never made any difference what it did; good or bad, right or wrong, wise or foolish, the only note ever heard about it was the note of complaint.

Now the question that presses is this: If those who serve us well are to receive the same treatment as those who betray and rob us, what is the use of serving us well, and how can we expect to get and keep good servants? Why should not public services be left to the brazen and pachydermatous thief who doesn't care how often he is exposed, as long as he can be near the till?

Well, that question contains the answer to the oft-propounded one: "Why do so many of the best and most capable Americans shun public life?"

We seem about to go into the ownership and management of public utilities. It will not, it absolutely cannot, succeed unless we can get men of a high order of ability and integrity to manage the enterprises after we buy them. And if press and public give such men nothing but kicks, they will soon get out, and leave the city to struggle along the best way it can.

If municipal ownership is popular in San Francisco, the sort of abuse of which Col. Mendell was the victim ought to become mighty unpopular, for it will make a failure of the business as sure as decent men resent indecent treatment.

NEW WATER CODE FOR THE STATE.

If Californians could appreciate that notwithstanding the rain which has been falling during the last few days, their future empire depends on the irrigation of almost the entire agricultural part of the state, they would be in a position to understand the magnificent work that has been done by the Water and Forest Association in preparing a water-right code.

Our irrigation thus far has been pushed forward through a perfect chaos of water-right law, and lack of law, that has resulted sometimes in ruinous litigation, sometimes in shot-gun anarchy at a disputed dam, and that has always retarded the movement of capital toward water development. The first task of the Water and Forest Association has been to straighten out the laws by formulating an entire new water code and it has gone about it in a thorough and systematic way that commands approbation.

Nine men were called upon to act as a code commission; they were probably the best nine men for the purpose that could have been drafted. First, there was Chief Justice Beatty, of the Supreme Court of California. He has given of his time and legal skill to the work, but has properly refrained from signing the commission's report, inasmuch as he may be called upon to adjudicate claims arising under the law.

Then there are the presidents of both the great California universities, Benjamin Ide Wheeler and David Starr Jordan; and Profs. Mary and Soule, representing the engineering departments of the two institutions.

John D. Works is an ex-justice of the State Supreme Court. Frank H. Short is a Fresno attorney who has probably participated in more water right litigation than any man in California—which is to say, in the United States, for we have probably had more of it than any other state in the Union. Both these attorneys served.

Lastly, there are the federal government's greatest two experts on the subject, F. H. Newell, hydrographer of the United States Geological Survey, and Elwood Mead, irrigation expert of the United States Department of Agriculture. Mr. Mead is probably the foremost practical irrigationist in the country. He helped frame the water-right laws of Wyoming several years ago; a code in which irrigation rights are so clearly defined that it is said only one suit has gone to trial under it since its adoption.

It will be seen that President William Thomas and the Water and Forest Association have enlisted the most expert skill for the work of drafting these laws, and there is little doubt that the code they have framed is the best legislation we could have under the circumstances. A copy of the commission's report and the proposed law can be had for ten cents on personal or mailed application to the office of the Water and Forest Association, in the Mills Building. It should be read and understood by every business man in this city, for nothing more nearly concerns the city's prosperity, and when it is finally proposed in the legislature, it should have the kind and quantity of public sentiment back of it that will "carry it with a shout."

PACKING FOR EXPORT.

Its Neglect is Said to Be Still the Principal Barrier to Foreign Trade.

James C. McNally, Consul-General of the United States at Guatemala City, sends this advice to the merchants of his own country.

While the subject of packing of United States goods may appear a trifle threadbare, I must say that our disregard of this matter forms the principal barrier to American trade in foreign countries.

I was called recently by one of the largest importing houses in Guatemala to witness the unpacking of goods ordered. Out of an order of 50 cases of whisky, 12 cases, or 144 bottles, were broken; how the other 38 cases arrived intact is a mystery.

Another shipment was of machine oil. Many of the cans were broken by coming in contact with each other, two cans being packed in one box, too large to keep them secure.

The same complaint is heard from drug houses, produce importers, dry goods dealers, jewelers, etc. They inform me that they desire American goods, but that they run the risk of heavy losses if they order from our country.

Merchants have repeatedly informed me that they have instructed the firms from which they buy how to pack. Some resent this as an attempt to interfere in their business, while others give no attention to such advice.

Stationers here import English ink because it comes securely packed, each bottle being bound in strong ribbed paper and the box itself being ribbed and of a durable quality.

Under the most advantageous port conditions, goods landed from ships necessarily undergo rough usage; but in harbors having the lighterage system, employing men interested in quick dispatch instead of in the security of the goods, these must be packed strongly enough to successfully endure this handling. It frequently happens that a heavy sea causes the goods to be forcibly hurled against the sides of the ship before they reach the launch. This same thing is repeated when the launch arrives at the pier, which is usually built a mile from the ship. All ships at the port of San Jose de Guatemala anchor at about that distance from the pier. From the moment that goods are put aboard they are handled roughly and our exporters should put them up accordingly.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION

VOL. 7. SAN FRANCISCO, CAL., DECEMBER, 1902. NO. 76.

CHAFFEE AND WRIGHT BANQUETED BY THE MERCHANTS' ASSOCIATION.

In Addition to the Geary Street Railway Discussion, Members Hear from Headquarters of Conditions in the Far Eastern Islands.

THE fifth annual banquet of the Merchants' Association, held at the Palace Hotel, November 12th, proved an even more memorable event than the members anticipated. The occasion was especially marked by the presence of Major General Adna R. Chaffee, recently military commander in the Philippines, Luke E. Wright, member of the civil commission, and acting civil governor of the islands during the absence of Gov. Taft, Col. Chas. A. Woodruff, assistant commissary general, and Capt. Lindsey and Lieut. Harper of Gen. Chaffee's staff. These gentlemen were greeted with the heartiest of California welcomes, and three of them responded in addresses of great interest to the assemblage.

They were followed by Messrs. Delmas and Platt, who discussed the question of the evening: "The Acquisition and Management by the City of the Geary Street Railroad as a Public Utility."

The Ladies' Grill Room formed the banquet hall, and 458 seats were provided, all of which were taken. The gathering represented the leading interests of San Francisco and the State, and impressively testified to the dignity and solidarity of the municipal life of the great western port. A long, raised table, extending down the north side of the room, was reserved for the guests of honor and the speakers of the evening. On the chairman's right sat Major General Chaffee. On the left was Vice-Governor Wright. Near him was Col. W. H. Harper, of Chicago, who came to San Francisco to meet the returning soldier and invite him to the city by the lake.

At the same table were the Hon. Frank G. Newlands, of Nevada; Andrea Sbarboro, head of the Manufacturers' and Producers' Association; Geo. W. McNear, president of the Produce Exchange; F. W. Dohrmann, former president of the Merchants' Association; A. A. Watkins, president of the Board of Trade; Geo. A. Newhall, president of the Chamber of Commerce; Horace G. Platt and D. M. Delmas, who were to discuss the Geary Street plan; Marsden Manson and A. Van der Naillen, Jr., of the Board of Public Works, and C. E. Grunsky, city engineer; together with Supervisors D'Ancona, Compte, Wilson, Curtis, Connor, Boxton, Booth, Braunhart, Eggers, Lynch, McClellan, Bent, and Alpers. Messrs. G. B. Shaw and S. E. Allerton were present, representing the commercial interests of Chicago. Considering the fame of the visitors and the numbers and character of the guests, it was easily the largest and most important banquet held in San Francisco during the year.

GEN. CHAFFEE ON THE MOROS.

Soldier Talks to Merchants About the Difficulty of Friendly Intercourse with the Mohammedans.

After the coffee, President Symmes arose and said:—

Gentlemen, fellow members and guests of the Merchants' Association of San Francisco.

It is an exceeding pleasure for the President to welcome you to this, the fifth annual banquet of the Association, and to note by the goodly attendance, and by the number of members who were unable to gain admission, that the Association has apparently not yet lost its usefulness, and is destined for still further life and an honorable career. (Applause.)

The Directors, knowing that there was nothing of more importance for you to consider than the question of public ownership of utilities, as applied practically by the intended action of the Board of Supervisors to acquire and operate the Geary Street Railroad, it seemed that any information which we could afford to you upon that subject, would be proper upon this occasion. Therefore, we have obtained the consent of two of the most distinguished speakers of this city, both well known to you, to present two different sides of that subject.

But the Directors of this Association builded wiser than they knew when they placed the date of the meeting on the 12th of this month. It was our desire, if possible, to pay some honor to the distinguished Americans who are returning from abroad, or rather from the Orient—not from abroad—(Cheers) and when we placed the date upon the 12th of this month, we had an arrangement with Providence that the Sumner should come in about the 10th. Providence stood by us, and we have the pleasure of presenting to you two of the most eminent of Americans, leaders in their line, great military and civil governors, who have served their country so faithfully in the East. (Applause). It is an extreme pleasure to be situated upon this western shore, to be the mouthpiece of the country upon this occasion, and to extend to these two distinguished gentlemen the heartfelt greetings of the nation. (Applause).

To you, Gen. Chaffee, we are glad to show our respect. In China you raised the American army from the lowest rank, in the eyes of the foreigner, to the very highest. Of your glorious career in the Philippines, a more eloquent tongue than mine should utter praise.

Members and guests of the Merchants Association, I present to you that brave soldier, careful

diplomat and modest gentleman, Major General Adna R. Chaffee.

THE GENERAL'S ADDRESS.

Gen. Chaffee arose, and the hall arose with him, cheering, calling his name, and waving their napkins in salute. When the tumult subsided he began to speak, in a simple, straightforward vein, lightened at times by a grim, warrior humor that aroused his audience again. He said:—

Mr. President and Gentlemen of the Merchants' Association of San Francisco.

I have not come here prepared to make you any speech, but my heart bids me thank you for your most generous welcome. I thank the Association also for its fine control over kind Providence, that brought the Summer here in due time. (Applause). There was a short while, perhaps twelve hours, that some of us felt we were in need of a guiding hand. I know now where that guiding hand came from. (Laughter).

Mr. President, you are all too generous to expect or even hope that I should talk to you of governmental affairs in the Philippines. The Islands are now in control of the civil government, with that able man, Judge Taft, as governor, assisted by that very capable man, my friend, Governor Wright, able in the future as in the past, to discuss with you affairs in the Philippines.

THE ARMY GIVES WAY

The military has subsided. It has nothing more to say. But I will say this, that in the future the army in the Philippines will, with all the zeal in its power, and with all its sympathy, support the civil government, especially in the Philippine Islands. (Applause).

Within the last year or sixteen months, conditions have immensely improved there. When I went to the Islands in June a year ago, there were forty-three thousand United States soldiers in the archipelago. During the past sixteen months that force has been reduced by twenty thousand men. They have come home here to you, and have been distributed over the United States, so that today we have practically about twenty-two or twenty three thousand soldiers in the Philippines. To that we must add a little less than five thousand native troops, who are under control of officers appointed by the United States government. They make very good soldiers, but, like the United States soldiers in the Islands, they are today practically idle and simply taking care of themselves in their camps.

Eleven months ago the army occupied six hundred and thirty-one stations in the Philippine Islands. In August last there were but one hundred and seventy-eight stations occupied, so that by this mere statement you can see what disposition has been made of the troops, and how they have been concentrated.

The conditions have improved. Order is very fairly kept. The disorder that exists there today, outside of the Moro country, is controlled by the Philippine constabulary, of which there is a force, at the present time, of about six thousand. The army now confines its operations principally to the exercise of its moral influence, and I trust that in the future it will not be necessary for it to exercise any other force than its moral force.

GOING TO VISIT THE MOROS.

In the Moro land, which is in the great island of Mindinao, the control is still in the hands of the military division commanders. You have heard something of the trouble we have had about Lake Lanao. About that lake, which is twelve miles wide by fifteen miles long, and which is a fine sheet of water, are assembled something like one hundred and fifty thousand Moros, as near as we can estimate. They are what I might refer to as agricultural savages; they are of the Mohammedan faith; they do not wish us to come about the lake. They do not like us and they told us so, but we told them we loved them, and we were going to see them and stay there. (Laughter and applause).

It is the most beautiful place I have seen anywhere in the Philippine Islands that is, for white people. Its elevation is twenty-six hundred feet above the sea, as rolling and beautiful as any country you ever saw about the Pennsylvanias. The people are agriculturists. They support themselves by tilling the soil. They have beautiful farms. Nothing can be brighter in your eye, than the beautiful rice fields of the Moros. Their cultivation is limited; that is, in the variety of its products. Rice, wheat wild hogs the wild hogs take care of themselves. Their lands are enclosed by fences, chiefly to exclude these animals. It looks very much like any well tilled soil in our own states.

I want to make a little explanation about our trouble with the Moros, because it has been alleged that we went in there purposely to make war, because we wanted to fight and disturb everything there was in the land. That is entirely untrue. We went there because we felt it was our duty to open up communication with that vast number of people who were living and belonged under the flag of the United States.

INTENTIONS WERE PEACEFUL.

We wished to open up a road so that they could come to the seashore with their products, and we hoped to benefit by communication with them. We offered to do that peaceably, and indeed were requested to do it by a number of the Moro people, but in the attempt to approach the place, our troops were set upon and thereafter they started in to murder and kill us and shoot our sentinels on post.

Of course we cannot afford to have many sentinels killed without protecting our soldiers, and that led to our establishing posts there. Since then we have done everything in our power to get these people to let us alone, and we surely have left them alone. We simply wanted to live among them and know what they were doing, and let them know what we were doing outside the lake. Otherwise, the army in the Philippines has nothing to do except to take care of itself.

Mr. President, I want to thank you especially, and the Merchants' Association, for the very great honor that you have extended to me in asking me to be present here to-night, and to receive your very cordial greeting.

I thank you, gentlemen.

GOV. WRIGHT ON THE PHILIPPINES.

Pacific Coast will have a Greater Influence on the Islands' Future Than any Other Part of the Country.

Heavy volleys of hand-clapping followed Gen. Chaffee's address, in response to which he bowed his unconditional acknowledgments. He was finally permitted to resume his seat with the honors of war, when Mr. Symmes introduced Gov. Wright, saying:—

A few years ago, the American nation boldly started out to solve some entirely new problems, and when it sent five selected gentlemen from the United States to the Philippine Islands to civilize, on short notice, eight millions of people, the great majority of them savages, and nine-tenths of whom had never heard of the beauties and glories of the United States, those gentlemen were given the most difficult civil, diplomatic, scientific and military stunt that was ever given to any men on the face of the earth. How well they accomplished what they set out to do only begins to be known. Two and a half years have gone by, and quietly and slowly we are beginning to learn the phenomenal advancement which has been made in that country by the quiet influence of this commission, aided by the military department.

We are fortunate to have with us the Vice-Governor of those Islands, who was with us a few years ago on his way out, and who, during the past year, has been practically the governor of the Islands. With the same pleasure that we greet the military chieftain, we accord glory and honor to the civil governor. We give to the Vice-Governor, Luke E. Wright, the welcome hail of the nation as he lands upon these Pacific shores, and we say to him, "Well done, good and faithful servant, enter thou into the joy and fat of thy native land." (Applause.)

CIVIL GOVERNMENT HEARD FROM.

Gentlemen, allow me to present to you Vice-Governor Luke E. Wright.

The mention of Gov. Wright's name evoked cheers and applause, and when the demonstration subsided that gentleman said:—

Mr. President. I beg to express my grateful appreciation of the kind words you have spoken of the work of the Civil Commission in the Philippine Islands, and of the opportunity of being present upon this interesting occasion. I am not only grateful, but the remarks which the President has made about this feast being in some degree fixed in reference to our arrival here, has relieved my mind of what was to some extent a rather painful impression. The truth is, that two and a half years ago, the last important function that I had the honor of participating in, upon these shores, was a banquet in this room. And now, almost immediately upon setting foot upon American soil, I am again bidden to the feast. And I was beginning to fear, really, that you gentlemen might think that I usually drop in about dinner time. (Laughter and applause.) Of course it will not be expected that I should make anything in the nature of an attempt at an explanation of the work done by Governor Taft and his colleagues in the Philippine Islands. In the first place it would take some time, and you have a regular program which is of very much more interest to you, and doubtless to the public generally, because the press reports have kept the people of the United States at least reasonably informed of what was going on in our most distant territory.

NOT AN ARMED INSURRECTO IS LEFT.

General Chaffee has told you and told you truly, that the insurrection in the Philippine Islands is at an end. So far as I know, and I think I am in a position to speak with some degree of accuracy upon the subject, there is absolutely not an armed insurrecto in the field in the Islands to-day, and has not been for several months. Civil government has been established in every portion of the archipelago, except that portion of the Island of Mindinao inhabited by the Lake Lanao Moros. And, as General Chaffee has told you, he and his soldiers have been down there cultivating their acquaintance. (Laughter.)

The results have been good. (Applause.) I am satisfied from what the general and others of equal credibility say, that the more they see of us the better they like us, and we hope very soon that even the children down there will be crying for us. When that happy period arrives, the civil commission then purposes to step in and take a hand in posting our new fellow citizens—I suppose I may use that term in a qualified sense—as to the good things we have in store for them.

Speaking seriously though, gentlemen, the work of the Philippine Commission has been an exceedingly interesting one. As you know, it has involved questions somewhat novel to the American people. The experiment of transplanting American institutions and ideas upon a foreign soil of this sort is rather a startling one at first blush, and it is not remarkable that no miracles have been accomplished, and that is true, as far as I know. But I can truthfully say that the Filipino people are by no means an unintellectual people. They are people who can appreciate and do appreciate just treatment and honest government. And I think I may say, without the imputation of egotism, that Governor Taft and his colleagues have attempted to give them that to the best of their ability.

BEGINNING TO BE UNDERSTOOD.

We hope and believe that the seed we are sowing and have sown in the Philippine Islands, will bear good fruit. We believe that the future will demonstrate that the Islands are not only, from a commercial standpoint, of great value to the United States, but that from a higher and nobler standpoint the people of the United States will have done a good work, and brought blessings to these people which they will more and more appreciate as the years go by. (Applause.)

The Filipino people are beginning to understand us and I think we are beginning to understand them. The work of the past, the work of the soldier, the merely constructive work of organizing a government there, has now been practically accomplished. The administrative work of government, and above all, the material development of the Islands, is before us. You gentlemen who live here upon the Pacific Slope, and control its great business interests, have a field in the Philippines and in the Orient, which may well challenge your liveliest interest. (Applause.) The struggle now going on among the civilized nations of the earth for trade supremacy in the Orient is one in which it seems, and it has always seemed, to me, that the American people must necessarily take a hand, and they have made no mistake in my judgment in taking a hand now.

However that may be, we are charged with the responsibility of administration in the Philippine Islands, and cannot look back. You business men of San Francisco and the Pacific Slope have a greater material influence in the future of the Philippines and in the policy of the Americ-

ple in the Orient, than any other portion of the ntry.

know that it may seem somewhat cold blooded talk about interesting ourselves in the Governnt in the Philippines because of mere trade efits.

REASON FOR SCUTTLING.

hope that it will not be for a moment assumed t I thought that the people of the United States uld have interfered in the affairs of the Philipe people for that reason alone. But having e into relations with the Philippine people, the t that it can be made a matter of material erest both to the American and the Philippine ple, seems to me no reason why we should pt the policy of scuttle. (Cheers.) I know t what is termed the commercialism of the is inveighed against very often, and perhaps some extent with justice. Perhaps the love of ney is the root of all evil, as we are informed a highly reputable authority. Still the fact mains, if I read history aright, that the love of ney is very nearly the root of all good, too. It depends very largely on the uses to which money is put, rather than its acquisition, that determines the quality of the transaction.

I believe that the future will show we have made no mistake in becoming responsible for the Philippine Islands. Our course is open and clear, in my judgment at least, provided we deal with the Philippine people in a sane and a just way; provided we give them the best we have. Whilst we ought not for a moment to go to the Philippine Islands to invest capital merely as an adventure of the hour, to make a few dollars and get out, yet it is true that those people can never hope to prosper without the capital and the brains and the enterprise of the American people to help them. (Applause.)

Gentlemen, I have said a great deal more than I expected to say when I arose. Indeed my purpose was simply to extend to you my sincere thanks for your kindly and cordial greeting, and in conclusion I beg to express the hope that when your next annual banquet comes around, I may be somewhere in the neighborhood.

VOODRUFF PRAISES THEIR WORK.

eclares the Army has Displayed Humanity and Justice, and the Civil Authorities Wisdom and Integrity.

At the conclusion of Gov. Wright's address, r. Symmes introduced Col. C. A. Woodruff, o has been in charge of the commissariat in e islands and is now subsistence superintennt of the transport service in this city. Col. oodruff is considered the orator of the army d his eloquence frequently called forth deonstrations of enthusiasm. He said:—

Mr. President, honored guests, and gentlemen of e Merchants' Association: When I first came re this evening a gentleman whom I had known the past came up to me and said, "What is ur rank?" I said, "I am a colonel." He said, re you a full colonel?" I said, "No, but I have pes." (Laughter and applause.) Your Presiut said that he did not want these gentlemen ming back from our insular possessions to think at they were going to find an unalloyed pleasure re, and therefore he thought the best thing to do as to ask me to inflict a speech upon them. I fused. That was this morning. He detailed Mr. esting and Mr. Stow to give me the water cure til I was willing to make the speech. I want to y confidentially, and not for publication, that om what little experience I have had in the ilippines and in San Francisco, I think the ater cure of San Francisco is more productive headaches and locomotor ataxia than that acticed in the Philippines. (Laughter and apuse.)

FUSES TO GIVE THEM AWAY.

Your President has said he called upon me cause I knew the general and the governor in e Philippines, and I suppose he expects me to re them away, but I shall not. I might, but we rned over there in the islands that we had to ng together, the military and the civil, or else would hang separately. Gentlemen, I am glad be with you and I am glad to extend San Franco's welcome to the two gentlemen than whom ne stood and stand higher in the Philippines ong all classes of people, citizens and soldiers, nericans, aliens and natives, than the two ntlemen who are the guests this evening. (Apuse.) And I want to say that I was only a all part of the army, an insignificant part, and was very much in the rear. I was behind the an who was behind the man who was behind e gun, and a long ways behind him. (Laughter.) want to say that every able bodied man in the ited States belongs to the army of the United ates. We had a small fragment of it over in e Philippines. They represented you, gentlen, and I am proud to say that the American my in the Philippines represented the very st sentiment of Americans there. (Applause.)

R HUMANITY AND JUSTICE.

They stood as representatives of the valor, the durance and the discipline of the American my as the American soldiers stood for it in the r for Independence, as they stood for it in the erglades of Florida, as they stood for it in the exican War, as they stood for it in the Civil ar, as they stood for it in all our Indian camigns, and in addition to that they have given record to the American Army for humanity and justice that has never been excelled by any other army in any other land in any other age. (Applause and cheers.) And when that army had full charge there they so conducted themselves that merchants and other people could pursue their peaceful avocations all over the archipelago wherever the American troops were stationed, and when Manila was under military rule, taxes were lower and life and property more secure than they are to-day in San Francisco, in Chicago or in New York. (Applause.)

Seventeen months ago they turned over bodily to the Civil Commission eight million people and an organized government. That is one of the things that the military did there, and to-night we are honoring one of the gentlemen who has commanded there, a gentlemen who has upheld the flag of our country in the Civil War, in our Indian Wars, in Cuba, in China, and in the Philippines; a gentleman who has fought and won honor on a hundred fields, a gentleman who distinguished himself at El Canay, a gentleman who in China won the respect of every one who loves a hard fighter, and one who at the same time condemns looting and pillage; a gentleman who won the respect of all classes in the Philippine Islands and deserves the commendation of his countrymen; one who has fought his way from the station of a private soldier to that of a Major-General in the United States Army. (Applause.)

CHARACTER OF THE COMMISSION.

In the navy they have a way of calling a man rear admiral because he always got to the front. (Laughter.) In the Philippines we had a Vice-Governor who had no vice in him. He was always Wright. (Laughter.) For seventeen months there has been the most hearty accord, as I saw it, between the head of the army and the head of the Civil Government, each working in his own line for the building up of a government that would be a credit to the United States and would be just to the Philippine people, with malice towards none and charity for all. And during the time that I was there I never heard a single man question the disinterestedness, the honesty or the integrity of the United States Civil Commission. That is something for us Americans to be proud of.

You have heard slight descriptions from General Chaffee and Governor Wright of the beauty of those islands. They have told you but little of the wealth of those one hundred and thirty thousand square miles that are teeming with everything that can be produced in a tropical climate. It is for you gentlemen connected with the commercial world of San Francisco to enjoy not only the fruits of that region, but also the fruits of the whole Orient. They are open to you. All you want is commercial honesty and you have got it. All you want is commercial integrity and you have got it. All you want is commercial energy and you have got it. You want pluck and you have got it. You want push, and you have got it. (Applause.)

The continuation of the account of the banquet, and the reports of the speeches for and against the acquisition of the Geary Street Railway, will be found on the following page.

"BUBONIC PLAGUE" AND A MISPLACED COMMA.

How Eastern Editors Have Taken Alarm at an Innocent Punctuation Mark.

The following letter makes plain the grievous wrong done our community by an error in the columns of a New York paper. We regret to say that the false report has been widely circulated. The Merchants' Association was advised of the matter by telegraph and immediately took steps to investigate the truth and set the paper right about the facts.

San Francisco, November 19, 1902.

Editor New York "Evening Post," New York City.

Dear Sir:—In your issue of October 30th, last, appears an article upon "The Plague in San Francisco," wherein a misplaced comma does infinite damage to our city, and the State of California. Your article reads:

"The Marine Hospital Service reports since February, 2,233 deaths from Bubonic Plague in California, all but three of which occurred in San Francisco." This should read:

"The Marine Hospital Service reports since February 22, 33 deaths from Bubonic Plague in California," etc.

You can see what a serious difference your misplaced comma makes in the facts. It may be doubted whether so small a point has ever been made to do such grievous wrong. It was very fortunate for San Francisco that the date happened to be February 22 instead of February 28, in which latter case San Francisco would have been credited with six hundred more deaths from Bubonic Plague.

Other papers have copied your article, and the 2233 cases have been distributed widely about the United States. The exact number of cases reported by the Marine Hospital Service since February 22, up to and including October 7th, 1902, is just 33—vide Marine Hospital Service reports.

How stupendous your error is, may be seen from the fact that the total number of deaths among the Chinese of the City and County of San Francisco since February 1st, 1902, from all and every variety of disease, up to and including November 15th, 1902, is only 372. The death rate of our city as a whole is, at the present time, 19.42 per thousand.

Your article goes on to say: "It is the policy of the local authorities to belittle and disregard those reports (i. e. the Marine Hospital Service Reports), as a matter of business." This statement is not true. Our Board of Health is paying strict attention not only to the reports, but to the conditions that prevail. Furthermore, the National Government has an inspector here on the ground, watching and reporting concerning the plague in the interests of the country at large. It is time the people of the United States in general should know that neither the local nor the national authorities are neglecting their duty in this matter, and that there is not now, and has not been in the past, any reason for becoming alarmed.

In justice to San Francisco, it should be known that the doctors here disagree in the diagnoses of the cases that have been reported; and no one has ventured to say that even these cases, if genuine, have occurred in an epidemic form. Each case has been an isolated one, and all, with one exception, have occurred in Chinatown. Each case is a matter of record, and the business interests of San Francisco have not the power even if they had the wish, to conceal a single one.

Until about two years ago no such scrutinizing tests as are now made were ever held for the purpose of identifying this disease, and it is generally admitted that it is not at all unlikely that such sporadic cases may have always existed among the Chinese since their advent in California, and that the same rigorous tests applied to cities upon the Atlantic Coast might possibly show similar results

While many of our doctors and many of our people have serious doubts as to whether a case of genuine Bubonic Plague has ever occurred in California, with the full realization of our duty to ourselves, and to the country at large, we are taking every precaution and using every effort necessary to prevent the introduction or the spreading of any infectious disease from the Orient.

We feel sure that you will endeavor to repair the damage you have unwittingly done us, and will do all in your power to correct the false reports that you have innocently spread abroad.

Yours very truly,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO,

(Signed) FRANK J. SYMMES,
President.

DELMAS CHAMPIONS MUNICIPAL OWNERSHIP.

Well-Known Orator Depicts the Evils of Private Corporation Management, and Answers th Arguments Based upon the Objections to Socialism.

When the applause that followed Col. Woodruff's address had in a measure subsided, the chairman said:—

Gentlemen, I like that sound. It indicates that you rejoice with me in recovering our old San Franciscan hack, to remain with us, we hope, permanently.

We have a topic of the evening, which was announced to you, and which is one of great interest to us as citizens, one of great importance to us that we should be thoroughly informed upon, and, as I stated to you before, these two distinguished attorneys, Messrs. Platt and Delmas, have consented to present, according to their views, two separate opinions of the same question, the question which comes before us at our next election.

And, to present one side, I have the pleasure of introducing to you our well-known neighbor and friend, the distinguished orator, D. M. Delmas.

Mr. Delmas spoke as follows:—

Mr. President and Gentlemen of the Merchants' Association: If at the time I received your invitation to take part in this debate I did not at once accept it my hesitation did not arise, I beg to assure you, from a lack of appreciation of the courtesy extended. It was due to reasons of a far different nature. I was not unaware that, by an audience such as I was called upon to address, the decision of the question presented for discussion was, in all likelihood, forestalled.

REASONS FOR DIFFIDENCE.

I had every reason to believe that, as a body, your association did not consider the subject debatable. It was more than probable, I thought, that the interests of its members, their social relations and their habits of thought had already long since resolved the matter in a manner favorable to the side I was called upon to oppose. Could I have flattered myself with the hope of making an impression upon convictions thus settled, the limitations unavoidably imposed by the occasion would have sufficed to dispel the illusion. The scope of an after-dinner talk affords scant opportunity to deal with one of the most important sociological and economic questions of the day. Besides, coming here as one invited to sit at your board, I could not but fear that it might seem, perhaps, a churlish return for your hospitality to present unwelcome views or give utterance to truths which, however generalized or decorously guarded, might possibly be construed as criticisms, if not upon yourselves, yet, perhaps, upon some with whom you enjoy profitable business dealings or grateful social commerce. In fine, my personal relations toward him whose antagonist you had selected me to be operated strongly in the same direction.

AN EMBARASSING POSITION

Those relations had been for years of the most pleasant and friendly nature. I had witnessed his career both in the field of politics and at the bar, and had watched with interest the successive steps by which he had achieved prominence in the field of corporate management. I had seen his successive rise from the position of corporation counsel to that of corporation director, and from that of corporation director to that of corporation president—President of the Geary-street Railroad Company. To accept your invitation meant that I should oppose the further continuance of the office which he now so acceptably discharges, and state, even in his presence, the reasons why, in my judgment, public policy and the best interests of this municipality demand that it should cease.

All this made the part which you invited me to take arduous and its performance seemingly ungracious if not invidious. If, therefore, surrounded by these difficulties, I have nevertheless ventured to attempt the task assigned I feel that I have a right to claim your indulgence, and am entitled to expect that nothing that may fall from my lips shall be deemed prompted by a desire to wound any man's susceptibilities, or shall be ascribed to any other motive than a wish to present, as best I may, some of the arguments in favor of the public ownership of municipal utilities.

I have said that the subject of this debate presents [illegible] realm of sociology and economics. Indeed, in view of the ever increasing tendency of those inhabiting the civilized portions of the earth, to crowd into large centers of population, there is, perhaps, no problem of that class more important.

MAGNITUDE OF THE PROBLEM.

Whether for the enjoyment of those means of existence which the present advanced condition of the human race renders indispensable—such as light, heat, water, the telephone and rapid transportation the vast numbers of men that now dwell in cities, and the still vaster numbers which are destined to follow them, shall be dependent upon private enterprise, or shall themselves in their corporate capacity minister to their own wants, this is, indeed, a question fraught with vast consequences and deserving of the most thoughtful consideration.

And yet, if I read the symptoms aright, that supreme power which, in the long run is the final arbiter of all social and governmental evolution; that power at whose bidding all human institutions rise and fall; that power before which thrones crumble, dynasties vanish and even religions bow; that power has already rendered its irreversible decree. It would exhibit scant knowledge, I venture to think, of existing conditions, to doubt that the current of public opinion is everywhere setting irresistibly toward public ownership of public utilities. The tendency in that direction has, during the last score of years, acquired such amazing momentum that today a people which does not own most of its public utilities is pointed out as a laggard in the march of civilization, and a municipality of the first rank and station which does not itself supply some at least of its public wants is pointed out as a strange exception to a universal rule.

UNITED STATES AND THE TELEGRAPH.

Of all the great nations of the earth, the United States is the only one which does not own its telegraph. Among European countries the telegraph is a part of the postal system. The same is true of the telephone in France, Austria, Belgium, Germany and Luxemburg; whilst in England, Switzerland, Sweden and Norway, the State is now rapidly converting all lines to public ownership. In Germany, railroads are national property. As to municipal utilities, we are by rapid strides catching up with the most favored of European countries.

Did time permit, this statement could be easily verified and copiously demonstrated all along the line by an examination of statistics and the concurrent judgment of those whose life work has been devoted to an examination of this and kindred subjects. I must content myself, however, with a very brief and general illustration selected from one single realm—that of water.

In the year 1890, out of the 1878 American municipalities supplied with water, 806 only, owned their works. This was, in round numbers, only forty-three per cent of the whole. Seven years later, the proportion had increased more than ten per cent. Out of 3196 water works, 1698 were then owned by the municipalities in which they were situated.

PROPORTION HIGHER IN CANADA.

At the same time, the proportion of such works publicly owned in the neighboring province of Canada was even greater than in the United States. There, according to the latest statistics to which I have had access, three-fourths of all the water-works are owned by the municipalities supplied by them.

The tendency in that direction is noteworthy in our own State. One third of the municipalities of California own their own water works. Among the largest of these may be numbered Los Angeles and Sacramento, and of those with which we are most familiar in the neighborhood of our own Bay, I recall the names of Redwood City, Palo Alto, Santa Clara, Santa Cruz, Vallejo and Santa Rosa.

It is equally noteworthy that of all the cities in the world of the first importance, San Francisco alone remains drawing its water supply from private sources. In this respect we are behind our English cousins. In their country no city of over 200,000 inhabitants can be found that, for years past, has not itself owned and controlled its water supply.

[illegible] trend of public opinion in the same direction—[illegible] statements of publicists of acknowledged me[illegible] and established reputation; the expressions of po[illegible] ular will; and, in our own midst, the official utte[illegible] ances of our own municipal charter.

"Although the American movement," wrote o[illegible] of the best known of our political economi[illegible] three years ago, "is behind the English or t[illegible] German in its record of accomplishments, the d[illegible] velopment of public opinion toward municipa[illegible] zation is advancing in America with extraordina[illegible] strides."

PROGRESS OF A GREAT MOVEMENT.

That this is no exaggeration, note the followi[illegible] significant facts:

In 1896, the American Federation of labor, nu[illegible] bering over half a million members, at its annu[illegible] convention held in December of that year, adopte[illegible] with scarcely any opposition, a resolution couch[illegible] in the following words:

Whereas the influence of corporations holding or seek[illegible] to obtain possession of public franchises, are among the m[illegible] potent influences antagonistic to reformative measures, a[illegible] the most active cause of corruption in politics and of mism[illegible] agement and extravagance in public administration; the[illegible] fore, be it

RESOLVED, That the sixteenth annual convention of t[illegible] American Federation of Labor urges upon all the members [illegible] affiliated bodies that they use every possible effort to assist [illegible] the substitution, in all public utilities—municipal, state a[illegible] national—that are in the nature of monopolies, of pub[illegible] ownership for corporate and private control.

Nor let it be urged that this resolution, whil[illegible] has been in substance readopted since then at t[illegible] subsequent conventions of the Federation, is t[illegible] voice not of statesman or political economists, b[illegible] of simple artisans, mechanics and laborers. Th[illegible] hour has gone by, when, in gauging the influenc[illegible] by which the institutions of the land may [illegible] molded, or the policies of government be shape[illegible] the voice of the laboring classes can be dis[illegible] garded.

FAVORABLE SENTIMENT IS GROWING.

At the convention of the League of Americ[illegible] Municipalities held in Detroit, in August, 18[illegible] where fifteen hundred members of municipal co[illegible] cils and other branches of city governments, [illegible] gether with many prominent mayors coming fr[illegible] all parts of the country were present, the express[illegible] sentiment was overwhelmingly in favor of muni[illegible] pal ownership and operation of public utilities.

At an election held in the city of Chicago, [illegible] April of the present year, when the people we[illegible] summoned to express their wishes upon the su[illegible] ject—an election at which about 200,000 vot[illegible] were cast—the result showed that, on the iss[illegible] of municipal ownership of street railways, 142,8[illegible] voted aye, and only 27,998 voted no, and that [illegible] favor of the municipal ownership of light[illegible] plants there were 139,960 ballots in the affirm[illegible] tive as against 21,361 in the negative. Speakl[illegible] roundly, the vote stood four and a half in fav[illegible] to one opposed.

Commenting upon this resolution, in a pa[illegible] read before the conference of the National Mu[illegible] cipal League, held in Boston last May, the Sec[illegible] tary of the committee on local transportation [illegible] the Chicago City Council, Mr. George C. Sik[illegible] said:

The announcement of returns seemed to produce a profo[illegible] impression on the community, and especially on the politi[illegible] leaders. The direct expression from the people themsel[illegible] effectually stopped the mouths of those who were contend[illegible] that the people were against the municipal ownership idea.

OUR OWN CHARTER IN EVIDENCE.

A conclusive evidence of the condition of pub[illegible] opinion in our own midst is found in the forc[illegible] declaration of our city Charter, which contai[illegible] the following provision, accompanied by an elab[illegible] orate scheme providing in detail for the mann[illegible] of carrying out its object:

It is hereby declared to be the purpose and intention of [illegible] people of the City and County that its public utili[illegible] shall be gradually acquired and ultimately owned by the C[illegible] and County.

During the municipal election of last year, [illegible] of the candidates for the office of chief executi[illegible] of the city, after referring to this portion of t[illegible] Charter, thus publicly stated his attitude w[illegible] reference to the question involved in the pres[illegible] discussion:

Upon the subject of the Geary Street franchise I desire [illegible] say that the road should be acquired by the city transfor[illegible] into an electric road, placing the wires underground, [illegible] operated for the city, by the city. An object lesson within [illegible] comprehension of all will thus be given of the benefits [illegible]

...tical utility of a railroad operated by municipal ...ority.

...SES OF THE PUBLIC ATTITUDE.

...his was not the language of an academic ...use, nor of an humble member of a labor ...n, nor of an impecunious office-seeker or ...thy demagogue. It was the utterance of one ...o, whilst a candidate for the chief magistracy ...he municipality, held at that time a high posi... of trust in the largest banking institution of ... city, and is now a director of its principal ...road system—Mr. Joseph S. Tobin.

...ith these indications of the present trend of ...lic opinion in the civilized world, in the United ...tes, and especially in our own midst, time ...pels me, for the moment, to rest content.

... the causes of this condition be asked, we need ... seek far to find them. Here I shall be forced ...confine myself to the principal domain with ...ch the present discussion is mostly concerned ...reet railroads. The cause of the present atti...e of public opinion upon this subject is based ...far as it is in my power to discern it, upon a ...led conviction of the truth of five main propo...ons, which may be formulated thus:

...irst. That the franchises of municipal rail...ds have been in the past, and are now, obtained ...ough the corruption of public officials.

...econdly. That such roads have been and are ...y grossly over-capitalized.

...hirdly. That the companies owning them have ...ays acted, and do now act, as a corrupting ...ent wherever they figure as a political factor.

...ourthly. That they have always avoided the ...ment of their just share of the public burdens.

...ifthly and lastly. That their fares a...e exces...e.

...xtensive as the field here presented obviously ... my survey of it must unavoidably be brief ... cursory.

...NCHISES AND CORRUPTION.

... vague and general impression has for years ...vaded the public mind that municipal fran...ses in all the great American cities were ob...ed by corrupt means. There is no one within ... sound of my voice who does not know what ... words "the solid Nine" stand for in the annals ...this city. From time to time this impression ... received painful confirmation by such events ...the trial of the notorious Jacob Sharp and his ...omplices in New York years ago and more ...ly by the gratuitous grant in the city of Phil...lphia, in May of last year, of a blanket fran...se, covering practically all the street railway ...hts of that city, to a private company, in the ...e of an offer of Mr. John Wanamaker to pay ... millions and a half for the public rights and ...vileges thus given away.

...his impression has never received such abso...e confirmation, however, as that imparted by ... events which have been taking place during ... last few months in St. Louis. What a spec...le is presented in that great metropolis! There ... world beholds, shrinking in the dock, occupy... the post of public informers, or fleeing from ... wrath of justice, some of her leading citizens: ...k directors, railroad presidents, city fathers— ...n the attitude of self-confessed or convicted ...ns, all guilty of the crime of giving or receiv... bribes in the dismal trade of distributing pub...utilities to private plunderers.

...CORRUPTIONIST AT WORK.

...he picture would become blurred and confused, ...the mind attempted to crowd into one single ...was all the figures of the scene and all the in...ents of the story. Take, then, one single typi... case. In the early part of 1898, an individual ...ablished himself in the leading hotel of the ...r, stocking his apartments with all that could ...pt the palate or lure the cupidity of boodlers ...d political jobbers. When he had sufficiently ...ratiated himself, and felt sure of his ground, ...caused to be introduced in the Council a bill ...med to secure street railway rights never ...retofore granted; among others, that of par...lling any track in the city.

...fter having been engineered through both ...uses, at a cost to the promoter of nearly ...0,000, the measure was vetoed by the Mayor. ...thing daunted, the enterprising malefactor re...bled his allurements. By the expenditure of ...other $160,000 and more, used in bribing new ...mbers, the bill was finally carried over the ...ecutive's veto. The total cost of the enter...se ciphered about $300,000. A few days after...rd the rights thus filched from the public were ...nsferred to some eastern capitalists at a profit ... a million dollars.

... characteristic incident of this exploit is that ... the same week in which he reaped the reward ...his infamy, the promoter established and en...wed a chair of theology in one of the colleges ...the State of Missouri. It may be doubted if a ...re edifying exhibition of piety had been wit...nessed since the day when Louis XI, plotting the death of the Duke of Burgundy, invoked the propitious smile of Heaven upon his deed of meditated assassination, and vowed, in case of its successful issue, to erect an altar in honor of his patron saint.

BROUGHT TO BOOK AT LAST.

Years rolled by during which the plunderer deemed himself secure in the enjoyment of his ill-gotten fortune. But the law has at length overtaken him. It may afford some solace to those who suffered from his practices, and may operate as a warning to those who would repeat them, to know that at least one "promoter," will now have a chance during a five years' seclusion in the penitentiary, to meditate upon the evanescence of illegitimate wealth.

Examine next the subject of over-capitalization. The uniform method of procedure, as the public gathers it from the history of street railroads the country over, might be stated in the form of a recipe as follows:

"Obtain a franchise some way—honestly, if you may, but obtain a franchise. Upon the basis of that which has cost you nothing issue as large a block of stock as prudence allows. Sell all but enough to retain control. With the money thus obtained, build and equip the road as far as may be. Bond the whole then for its highest possible value. Put the money realized from the sale of bonds into your pocket. Water the stock until it has swollen to two or three times its original dimensions. By this means make it appear that the earnings of the road are but a fair interest on the money seemingly invested by the owners of the bonds and the stock. This is the customary and most approved method."

LARGE PROPORTIONS OF WATER.

Under some such process the over-capitalization of street railways in large cities is seldom less than twice, and is generally between three and four times the cost of the road. Take the following illustration. Said Prof. Speirs in 1897:

> The present market value, of the stock of all the street railway companies of Philadelphia, exceeds $120,000,000, * * * while the total cost of the construction and equipment of the roads, which the stock represents, is about $36,000,000.

The amount of over-capitalization here, then, is somewhat over four for one.

In Chicago, according to the official report of the special committee of the City Council on street railways, commonly called the "Harlan Report," published in 1898, the 487 miles of railroad in that city—the cost of duplicating which is estimated at $28,858,234—support a burden of outstanding securities whose market value is $91,612,445. Here the proportion of over-capitalization is somewhat more than three for one.

In Cleveland, Ohio, according to a work published by the American Economic Association, the 180 miles of street railways of the city could have been duplicated in 1896 for $7,045,874; yet, in that year, those roads were capitalized for $24,549,000. Here the over-capitalization is over three for one.

A LOCAL INSTANCE.

But, need we go so far afield for illustration? Until lately we have had for years at our own doors, a street railroad—the name need not be given here—whose system comprised 176.031 miles, the cost of which, according to the best authorities, could not have exceeded $9,000,000; yet, that road was capitalized for $30,691,000, and the aggregate value of its stock and bonds at the time the company went out of business last summer was $23,535,905. Here we have an over-capitalization of somewhat more than three for one.

In view of these facts, it would be a matter of wonder, if public opinion did not accord with the conclusion of a well-known writer upon the subject who, some three years ago, said:

> It needs but the slightest knowledge of the capitalization and earnings of the franchise company in the principal American cities to perceive that the public is being deliberately exploited for the benefit of these corporations.

Take up now the question of the railroads' influence in politics. The most prominent and most widely known of American economists, Professor Richard T. Ely, in an address delivered before the Boston Merchants' Association on January 8th, 1889, said:

> Thus in one way or another are corporations of a monopolistic nature forced into politics. This is the real source of political corruption. This is the real explanation of an unscrupulous lobby which * * * buys directly and indirectly legislators and sometimes buys judges, but oftener controls their appointment.

THE EVILS OF PRIVATE MONOPOLY.

Another well-known economist says:

> It is a fact that out of the relations between city governments and franchise companies have grown three-quarters of the municipal corruption of the past two decades.

It may be urged, I am aware, that these are the academic speculations of theorists who, living in the seclusion of universities, may be taxed with ignorance of the actual condition of the world. Let us then look for information to a source more immediate. At a meeting of the League of California Municipalities held in this State last January, Mayor M. P. Snyder, of Los Angeles, made the following statement:

> I have had more or less to do with politics in Los Angeles for the last twelve years, and I have never seen a convention in Los Angeles, whether it was Republican, Democratic or Populist, where the party had a chance of electing its nominees, at which the Water Company was not present with its sack. Why, these corporations are not only in politics, but they always will be, so long as there is private ownership * * * Prior to municipal ownership with us, the corporation was distinctly in politics all the time. In fact it was one of the leading questions that came up; every campaign, one of our candidates to an office would be the Water Company's candidate, and the other would be the other side's candidate.

SENTIMENT OF PUBLIC ORGANS.

Take the engines of thought in our own midst—engines which reciprocally mold and give expression to public opinion. What were the statements upon this subject, published in this very city last year, during the municipal election? What were the facts then openly proclaimed by these organs of public opinion?

On the 14th of October, 1891, the following statement was given to the world relative to the labors of the political convention of one of the great national parties which had then just completed here its nominations:

> The men who were gathered in the hall in which the decrees of the *corporation boss* were registered called themselves delegates, but they performed none of the functions which the members of a convention are supposed to perform. They failed to deliberate on the nominations; indeed, such a proceeding would have been a mere waste of time, for they were not even allowed to vote. The slate as prepared by the *corporation boss*, was put through without challenge. Here are some of the qualifications and characteristics of this shining galaxy of ambitious aspirants for legislative honors and incidental corporation "boodle": One keeps a grog shop; another runs a saloon; a third is a "way-side resort" keeper; a director of the California Jockey Club; an attorney without a brief; a job-chasing shadow of one of the local bosses; a bankrupt retailer; a grocer whose establishment has a bar-room attachment; a clerk in a piano shop; a tout of Phil. Crimmins; a notorious saloon keeper's chum. We cannot refrain from commenting upon and condemning the audacious attempt to convert the party into a convenience for doing the ulterior work of *a political manipulator of local corporations.*

CANDIDATES OF THE CORPORATIONS.

The following day, from the same source came this statement relating to the purposes of those who were the day before credited with having secured such nominations:

> Here is the programme in its nakedness. Here is what the majority of the nominees for Supervisorial honors have subscribed to. They are pledged: *To renew the Geary Street franchise;* not to interfere with the present water rate and to increase the amount paid to Spring Valley by the City; to give the old gas and electric light company all contracts for city lighting and to keep off all interlopers; not to interfere with the existing telephone monopoly and to refuse franchises to all rivals. There may be other infamies contemplated, but these are the chief ones programmed. It must suffer severely from the evil effects of the misgovernment which must inevitably result if the community is turned over to the tender mercies of a lot of political highbinders. *The Board, if it does the dirty work mapped out for it, will be left free to follow its own devices in other particulars, and the taxpayer knows what that means.*

PEOPLE CAN TAKE THEIR CHANCES.

What does this mean, unless it means that, provided the members of the Board comply with the behests of their masters—the corporation in possession of the public utilities—the rest of the community will, as their legitimate reward, be turned over to them for sack and plunder?

On the same day, another organ of public opinion made the following comments upon the same convention:

> It represents *private interests* and not a public purpose. Only such men were nominated as will wait for orders from a boss before doing anything. They will stand, twiddling their official thumbs, while the boss sees his customers and haggles for a price at which he is willing to sell them.

Two days afterwards this same organ came back to the charge and said:

> The candidates for Supervisors were nominated by a clique of political *bosses who are in close relations with certain corporations* to whom Supervisors can render favors. The candidates, therefore, were in advance of their nomination *pledged to the corporations.* If elected they will enter office not to serve the city, *but to serve the corporations, who wish to make money out of the city. Their sole object was to get possession of the city government, through the Board of Supervisors, so that they might use it for their own purposes.*

AMENDMENT No. 8.

Coming down to a still later event. We have just passed through a State election, in which railroad corporations were credited with exerting themselves to cause the adoption of a certain constitutional amendment. That amendment had, to all appearances, been overwhelmingly defeated at the polls. Two days after the election, one of the same papers that I have referred to, said:

> From reliable sources [this paper] learns that *the bunded corporations* have not yet given up the fight for Assembly constitutional amendment No. 8. The scheme embodied in the amendment means so much to them that *they are willing to resort to any kind of tactics to carry it.* Without charging any county official with an intent or even a willingness to serve the corporations in this scheme, *it is worth while to point out that the plan of juggling the canvass of the returns can be carried out with but little risk. A corporation tool might readily do the corporation work of falsifying the returns without running an*

great risk of punishment, even if detected. It must be borne in mind that to the corporations the scheme means millions. They can well afford to pay a large sum to have the returns juggled in their favor. If they can get the amendment declared adopted they will have the public at their mercy and can defy any and every community in the land. THEY COULD EVEN DEFY THE STATE AS A WHOLE. NEITHER THROUGH THE LOCAL AUTHORITIES NOR THROUGH THE COURTS, NOR THROUGH THE LEGISLATURE COULD THE PEOPLE OBTAIN REDRESS. The more the subject is studied the more clearly does it appear that *the corporations may profitably pay a big sum to any official who will aid them in carrying the scheme to a close.* Take no chances. *The corporations are tricky.* Watch the count, the canvass and the returns.

VIEWS OF CONSERVATIVE JOURNALS.

Are you tempted to exclaim: "These are doubtless the mouthings of some blatant demagogue, some noisy public agitator, some penniless sandlotter, reckless of the fair name and fame of a community in which he has no property interests, some unscrupulous office-seeker, bent upon traducing, in order the more safely to blackmail corporations?" Not so. These are the utterances of two of the leading journals in our midst—journals owned by men whose wealth and standing afford abundant guaranty of their conservatism. The first two extracts are from editorials published in the San Francisco Chronicle on the 14th and 15th, the next two from editorials in the Call of the 15th and 17th of October, 1901; and the last from an editorial in the Call published on the 6th of the present month.

If these are the openly expressed and deliberately reiterated opinions of men occupying such a position upon the part played by corporations in politics, what must the public opinion of ordinary men be expected to be? Shall the public at large be better informed or wiser than they?

The view that these public journals took of the situation was fully confirmed by the statement publicly made by the gentleman to whom I have already referred, one of the candidates for Mayor at the last municipal election—Mr. Joseph S. Tobin—who, after expressing his conviction that the Geary street road should be acquired and operated by the city, immediately added:

A LIVE ISSUE.

I believe that this question is a live issue, and to the importance of this question I believe is due the fact that *for the first time in the history of politics in the State the railroad company has without disguise entered a political convention, and itself pointed out and selected its nominees for supervisors.*

I beg that you will not understand me as affirming that of my own knowledge these things are true. I have, of course, no personal knowledge upon the subject. I am merely attempting to state briefly the influences which mold public opinion—to point out why the people believe that the very sources of government are corrupted by corporations in control of public utilities.

One word now about the impression which generally prevails that corporations in control of public utilities do, by resort to trickery, corruption and perjury, avoid the payment of their just proportion of public taxes.

Here, nothing short of record proof could warrant the entertaining of an opinion. In this line I must perforce content myself with one single illustration. I have been furnished with a certified copy of a sworn statement made to the Assessor of this city last Spring, for the assessment of a certain street railroad, whose value then, as indicated by the market price of its stock and bonds, was $33,535,905. What do you imagine was the valuation placed upon that road by the official making the statement?

It was $792,517—less than two and a half per cent of its value.

WHAT THE PUBLIC IS LOSING.

The Assessor raised that valuation to $20,968,250, or more than twenty-five times the value reported. Upon this assessed valuation the taxes levied amounted to $337,210.49. Upon the valuation handed in by the company, the taxes would have amounted to only $12,745.26. Had the value reported been accepted and taxes paid upon that alone the loss to the State and to the municipality would have aggregated $324,465.23. If this be a fair specimen of such transactions, how far short of absolute accuracy falls the prevailing opinion that corporations controlling public utilities seek, by misrepresentation and fraud, to avoid the payment of their taxes?

In concluding my remarks upon the reasons which go to influence public opinion in the direction of public ownership let me say one word about the prevalent belief that street railways can be profitably operated with a very much lower fare, and examine briefly the foundations for such belief.

Last year the well known Mayor of Cleveland, Mr Tom L. Johnson—a man whose great practical experience in the building and operating of street railroads make his judgment valuable—offered to buy and operate the municipal tramways of the city of Columbus, upon the following basis: A fare not exceeding three cents; all net receipts, after deducting six per cent interest on the money invested to be annually turned over to the city; municipality at any time upon its reimbursing the purchase price paid. Mr. Johnson stated it as his belief that, out of the surplus earnings thus to be turned over under this arrangement, a sufficient sum to repay the principal would at no distant day accumulate.

THREE CENT FARES PRACTICAL.

Years before, Governor Pingree of Michigan, had, while Mayor of Detroit, organized in that city competing street railroad lines and maintained them at a three cent fare. In the same city, well known railway men offered, if the city would acquire and become the owner of its own railways, to manage them on a three cent single fare, with forty tickets for one dollar—two and a half cents a ticket—and to pay besides, all the interest on the cost of acquisition.

In 1896, the president of one of the street railways of Chicago offered to pay $100,000 for a street railway franchise in that city, and to give a straight three cent fare.

The only street railway in the United States which is publicly owned is that over the Brooklyn bridge—between New York and Brooklyn. This property has for years been operated by those two municipalities upon a two and a half cent fare, or three cents for a single fare. All economists who have written upon the subject concur in the statement that this municipally-owned road stands pre-eminent for efficient service and fair treatment of both employes and the public.

After an examination of the whole subject, one of the best known political economists of the day, concludes as follows:

Considering all the elements involved, it is probable that a uniform 2½ cent fare would be sufficient in most of our large cities, and there is not a little reason to think that a well managed railway owned by the city could afford to make a 2 cent fare.

WATERLESS CORPORATIONS.

Indeed, if, as seems to be the unquestioned fact, municipal railways under private control are overcapitalized from three to four times their value, and have, nevertheless, to pay interest upon the paper representing this over-capitalization, it is manifest that, were they relieved of this empty burden, their fares might be materially lowered, still leaving, after defraying all operating expenses, a fair profit on the investment.

And now, it may not be improper to ask, is the conclusion which public opinion seems to have thus reached erroneous? If, under its guidance, municipalities shall be impelled to acquire and manage their own street railways, will the enterprise be condemned by sound political and economic principles?

The adversaries of municipal ownership confidently assert that such will be the case. The reasons which they give for the faith that seems to be in them are numerous. The salient ones may be summarized as follows: It is said, first, that, under municipal management, fares would be higher; secondly, that the roads would become a prey to scheming politicians and a nursery of municipal corruption; and lastly, that such acquisition is pure socialism. A word upon each one of these topics is all that time will now allow.

A BASELESS ASSUMPTION.

The assumption that municipal utilities, when publicly owned and operated, will impose a higher tax upon those who use them than they now pay to private corporations, seems to find no support in fact and no vindication in any rational theory.

So far as street railways are concerned, I have already shown that the only municipally-owned road of that character in the United States has, for nineteen years been successfully operated upon a fare which is but half of that almost universally charged over the other tramways of the country.

It would lead to too complicated an examination into statistics of the relative cost of labor and other charges to draw any confirmation from foreign countries. It may be noted, however, that in England, since the time that Parliament removed the interdict upon municipal ownership of tramways, a large number of the most important English cities have availed themselves of the privilege granted. It would be difficult to believe that the municipal authorities of these cities prefer higher rates under public ownership than lower under private.

In the number of the Municipal Affairs Quarterly for June, 1900 it is said:

If [one] should compare *many* [of] street railways with *few* [of] street railways in Great Britain he would find that the former are far superior to the latter, and that wherever street railways have been municipalized the fares have been lowered, the service improved, wages increased, and a larger sum of money received by city authorities for public purposes.

CITATIONS FROM BEMIS AND ELY.

Upon this subject the statements of Professor Bemis are worthy of note. He says:

It seems to be conclusively demonstrated by most exhaust- and to private investigators, that in Great Britain there just as great economy of operation and just as much progress ness in publicly owned water-works, gas, electric light a tramway plants as in those owned by private parties. As this country, apparently no street railway has ever been maged with more safety and general satisfaction to the pu or with lower fares and better treatment of employees, the only publicly owned undertaking of the kind in the U States, that over the Brooklyn Bridge, which has always kept out of politics and managed by a non-partisan board.

The statement of Professor Richard T. Ely equally noteworthy. He says:

Natural monopolies owned and controlled by cities alwa work well, and you may search the world over for an exceptio This is one of the few rules without an exception. I hold cities are always more successful in supplying themsel with electric lights or gas than in hiring this service private corporations, and that their success is due to econo laws closely resembling laws of nature.

WHAT HAS BEEN DONE HERE.

It may again be said that these are the academ speculations of theorists. Take, then, the sta ment of practical men at our own door. In convention of the League of California Municipalities of this year, to which I have already referr the following statements were made by the rep sentatives of various California municipalities. to water rates, one said of his city:

The rates during the last six years (when the city ow its own water-works) have been reduced about 60 per c owing to improvements to the system, reduced price of f and more efficient management. The better service, pu water, and reduced rates, make the system a matter of pr to our citizens, and there is absolutely no demand for a ret to private ownership.

Another said of a similar public utility in t town:

We think it is the best paying institution in town. get better service, better water with cheaper rates than private company gave us, and we never think of going b to the old system.

And still another stated:

As to our water system, which has been in operation six years, the rates are 25 per cent less than were pre charged by the private corporation supplying us, our fire tection is a great deal better, and I think I may say satisfactory in every way.

OPPOSED BY SPOILS POLITICIANS.

But public utilities, it is said, if municipa owned and managed, will become hot-beds of c rupt politicians—political efficiency and not wo ing capacity will become the test of employme Are those charges well founded?

If they were so, in the eyes of corrupt politicia we should expect to find them arrayed on the s which advocates municipal ownership. But contrary is the case.

There is scarcely a prominent politician of the corr "spoils" system in the land, who is not opposed to owners and management of national monopolies by nation, state city. The shrewd ones among them see that by rendering government of real vital concern to all, and of concern which could perceive, it would necessarily break up the spoils syst

It would show the ordinary artisans and mechanics politics mean something more than quarrels about the di bution of offices.

Thus spoke Professor Ely to the Boston M chants' Association on the occasion to which have already referred.

Touching political maladministration, Profes Bemis says:

Our rich and influential citizens, whose financial interes as investors in franchises, now prompt them to desire wea corrupt government would, under public operation, hav financial interests at stake, except as taxpayers, and in t capacity would desire efficient administration. To atte reform to-day in public regulation of private ownership endanger one's position as editor, professor, preacher, attor or man of affairs since the men who gain by existing cor tion and degradation of government are the leading suppor of our churches, our colleges, and our business. Against people reform has hard sledding.

REMOVE THE TEMPTATION.

That those corporations have always been, now and under existing circumstances will c time to be in politics, and that their influence that sphere will be for evil, and not for good have already shown to be a settled conviction the public mind. This condition is a fact which candid and well informed man would, I think, a moment attempt to deny. The only way t to remove these obnoxious influences is to t away the temptation to exert them. The only to remove the temptation is to remove the prof bleness of its indulgence. This can not otherw be accomplished than by public ownership.

That the selection of officers and employes these roads under public management will be tated by political considerations, is not to be lieved, and is disproved by our own experie Would any one assert that, under the present c mission, the management of our Park is dicta by political considerations? I dare assert tha you inquired of the Commissioners what the ties of their appointees are, in nine cases out ten, they would be unable to answer you.

It is said, in fine, that public ownership is so ism. But the question is too big to be answe by calling names. When has a great social

approbrious epithets against those who placed themselves in the van?

THE BUGABOO OF SOCIALISM.

Socialism! If the adoption of principles by which municipalities shall be governed for the common advantage of all and not the special aggrandizement of a few be stygmatized as socialism, the retort will be like unto that of the heroic rebel of one hundred and thirty-seven years ago, who, answering an imputation intended to be similarly opprobrious, made the walls of the old House of Burgesses of Virginia ring again to the defiant cry, "If this be treason, make the most of it!" If this be socialism, then learn of the distressful condition of a city older, more populous, more world famed than ours; a city which is the commercial center of Europe, and was, until the beginning of this century, the commercial center of the world. Learn what socialism has done for Liverpool.

Liverpool is one of the foremost cities in municipal socialism. It owns the water works (one of the best systems in the world); it operates the street cars; it supplies the electric light and power; it has one of the largest and best public bath systems anywhere and proposes to erect the finest Turkish bath in Europe; it provides public laundries for the poor districts; it furnishes flowers and plants for the windows in the slums; it sells sterilized, humanized milk for the children of the poor at cost price; it has a salaried organist to play its famous municipal organ; it gives municipal lectures—and all of these in addition to the usual undertakings of municipalities, such as parks with concerts, technical schools, etc. But the greatest socialistic undertaking by the Liverpool municipality is that of providing dwellings for the very poor, the dispossessed tenants of demolished insanitary dwellings of the slums.

So spoke not long ago, James Boyle, our Consular representative in that city, in his official report to our government.

THE PRINCIPLE IS NOT NOVEL.

Socialism! Is it socialism to establish a free public library? Socialism to lay out a public park? Socialism to maintain a public children's playground? Socialism to engage a municipal band and give without fee open public concerts? All these we have. And yet, in the direction of socialism—as the opponents of municipal ownership would have that word understood—all these go a bowshot beyond the socialism implied in the ownership of municipal tramways. For, a city may exist unprovided with these; but, without streets a city cannot even be imagined. And what is a street but a municipal avenue of travel? And what is a tramway but a municipal avenue of travel brought up to date?

Not by calling names, then, shall the great social and economic problems of the day be solved. The principles which afford their solution will be sought in vain elsewhere than in those eternal and immutable laws of right and justice which, as they are the only safe basis of the private commerce of every merchant within the sound of my voice, so do they constitute the only secure foundation of all public institutions of the city, of the State and of the nation.

At the conclusion of Mr. Delmas's argument, Mr. Symmes said:

Gentlemen, one word on behalf of the Merchants' Association:

Our speaker has expressed a fear that he might be talking to a one-sided audience, but let me assure him and assure you that the great and good founder of this association, who sits by our side to-night, founded it for the public welfare, and in no way for private gain. (Applause.) The greatest soldier, the noblest patriot, the greatest diplomat that ever by his services honored his family, his country, or his God, worked in the interest of humanity, and not for self.

This association has ever worked in the interest of the public welfare, and it could not stand, it could not be here to-day, if we had not adhered strictly to that principle.

PLATT OPPOSES ALL MUNICIPALIZATION PLANS.

Contends that Government Should Not Curtail Opportunities for Home Investment of Capital and Give Spoilsmen more Patronage with which to Increase Their Power.

The chairman introduced Mr. Platt, saying:

There is an old Chinese proverb which says: "Hear both sides if you would know the truth; hear one side and you are still in the dark." We have now the pleasure of listening to the other side of this important question, and I have great pleasure in presenting to you Mr. Horace Platt, so well known to you all.

Mr. Platt's address follows:—

Mr. Chairman and Gentlemen—The question for consideration this evening is the acquisition by the city of the Geary-street Railroad and the issue of bonds to the extent of $700,000 in order to construct and equip the same, and thereafter run it under the control of the city.

This is entirely a business proposition, and therefore I shall treat it in a business way.

Although I am the President of the Geary-street road, and, as such President, am endeavoring to obtain a new franchise from the city, I hope that you will consider my argument solely upon its merits and apart from any personal interests I may have in the matter.

I am opposed to municipal ownership of public utilities for three reasons:

First—Government should leave to private enterprise everything but purely governmental duties. The only exceptions to this rule are matters of such magnitude and character that private enterprise cannot undertake them; as, for instance, the conservation of flood waters in arid regions, covered by the recent Act of Congress.

Second—Government cannot do any business as economically or as efficiently as it can be done by private enterprise.

Third—Municipal ownership of public utilities increases taxes without any corresponding benefit to the taxpayer.

PROPER SPHERE OF THE MUNICIPALITY.

First—Government, and especially municipal government, should confine itself to governmental duties, and not undertake industrial pursuits, which belong to the citizen.

The best government is the one that governs least, leaves the widest field for individual enterprise, gives the greatest encouragement to individual ambition and ability and affords the least opportunity for taxation of private property. Municipal ownership of public utilities does the very reverse; takes great industries from the control of the individual and places them in the hands of the Government, and thus curtails the business scope of individual skill, enterprise and capital.

The aim of Government should be to encourage the profitable investment of private capital; not to make it unprofitable by governmental competition.

No community can gain anything by curtailing the avenues for the investment at home of the money of its people. Every community gains by having in its midst large enterprises in whose stocks and bonds the accumulated capital of its citizens, especially of the old, the widows and the orphans, can find safe and profitable investment. The best and most permanent of such enterprises are what are known as public utilities.

The duty of Government is, therefore, simply to regulate, not to own, public utilities. This power of regulation all Governments have, whether Federal, State or municipal.

By this control the cost to the citizen is confined to a reasonable charge, while by the desire of personal profit the management is encouraged to give to the citizen the best service circumstances permit, and at the same time the community is benefited by the profitable investment of private capital in such public utilities.

PUBLIC OWNERSHIP INVITES CORRUPTION.

It is said that the municipality should make whatever money there is to be made from the use of its streets. This is not so. Government does not exist to make money. The making of money by the Government is the most corrupting of influences and leads most certainly to extravagance. The city's profit from the use of the streets, as we will show, lies in the compensation it is authorized to exact from the granting of any franchise.

If there is any money to be made in these enterprises, let the citizens make it, and let the Government content itself with such compensation and with securing to the public efficient service at a reasonable charge.

Second—Government cannot do business as economically or as efficiently as it can be done by private enterprise.

The administration of municipal affairs in the various cities throughout this country is not as economical as the management of private industries, nor is the class of service rendered so efficient.

Self-interest and the necessity of obtaining a return on an investment are the first essentials to the economical and efficient administration of large enterprises. These are wanting in municipal administration of public utilities.

INDIVIDUAL ENTERPRISE ENDANGERED.

An English writer upon this subject has very pertinently said:

There are certain principles which may be laid down and one of those principles is that that spirit of individual initiative, inventiveness, enterprise, dogged perseverance and devotion to the development of industry and commerce, which has done so much to secure the greatness of the British Empire, should not now be checked by the transfer of enterprises to the government, whose members or officials are devoid of that self-interest upon which business success and industrial development mainly depend. Once transfer to State or Municipality any substantial proportion of the means of remunerative employment, and the incentive to individual interests in industrial progress and commercial expansion will disappear.

Mr. Allen Ripley Foote, who has devoted much study to this subject, says:

Under public ownership, managers and employees are public servants and owe their employment to political influence or the enforcement of civil service regulations. They have no direct interest in the results of their management except *intangible* public appreciation, upon which they must rely for continuous employment and promotion. The terms of their employment *destroy* the economic factor of self-interest seeking commercial gains.

Under private ownership managers and employees owe their employment to the direct personal interest of those owning the stock of the corporation. They have a direct interest in the results of their management, since they must rely for continuous employment and promotion upon the prosperity of the corporation. The terms of their employment *stimulate* the economic factor of self-interest seeking commercial gains.

A public agent works for the profit of the public—all of the people—without hope of individual gain. A private agent works for private gain.

VICES OF OFFICIALISM.

But there are other characteristics in governments that militate against their business efficiency. Says Herbert Spencer:

Officialism is habitually slow. When non-governmental agencies are dilatory, the public has its remedy; it ceases to employ them and soon finds quicker ones. Under this discipline all private bodies are taught promptness. But for delays in State Departments there is no such easy cure.

Officialism is extravagant. Public agencies are subject to no such influence as that which obliges private enterprise to be economical. Traders and mercantile bodies succeed by serving society cheaply. Such of them as cannot do this are continually supplanted by those who can. They cannot saddle the nation with the result of their extravagance, and so are prevented from being extravagant.

Give officials more money to spend and more patronage to bestow, and you increase their extravagance.

Officialism is habitually inefficient. The manager of a private enterprise must be successful. Failure, whether in judgment or from misfortune, necessitates his resignation. Hence private enterprise secures efficiency.

The manager of a governmental industry is independent of failure. His bad judgment works no harm except to the people. His continuance in office is independent of success. Hence public enterprise secures inefficiency.

In short, the official manager of a public utility will be dilatory, extravagant and inefficient because there is no immediate responsibility to a personal employer, and no direct supervision by an employer having a direct personal interest.

FAILURES OF ADMINISTRATION.

The Government way of administering public utilities may be judged by the way in which it does those things entrusted to it now. It has charge of the streets, sewers, police, fire and school departments. Is there a daily newspaper issued in which their administration is not justly criticised? Could not the streets and sewers be kept in better condition and for less money by private enterprise? Would not any of you contract to run the entire city government more efficiently than it has been done for the present and make a handsome profit out of the bargain?

It is a matter of general knowledge that the streets of the city became so filthy as not to only affect public convenience, but to endanger public health, and the merchants were compelled to take

into their own charge the cleaning of the streets in the business portion of the city. It is also a matter of common knowledge that the school buildings are allowed to lapse into an unsanitary and dangerous condition, and yet the taxpayers have always contributed liberally to the support of the public schools.

The city erects public buildings. Are they built as well and as economically as private buildings? Does their construction move as promptly, with as little delay? The people of this city have examples before them and can judge for themselves. The New City Hall was estimated to be completed in three years. It was nineteen years in building. The Hall of Justice was not completed until after innumerable delays. The Federal Postoffice has been years in building. Since it was commenced the Chas Spreckels structure has been begun, erected and for years earning an income.

REFORM MUST COME FIRST.

Before we can have a successful administration of public utilities by the municipal authorities we must have a thorough reform of our system of municipal government. Until that is an accomplished fact, a just an intelligent control of these public utilities will be better for all concerned than public ownership of them. Before conferring further powers and responsibilities on our city officials, wait until they have given evidence of their ability to manage well what they have. Adding new duties to those imperfectly discharged cannot benefit the public.

The advocates of municipal ownership claim that the most fruitful source of municipal corruption has been the public service corporations, and that therefore the absorbing of their functions will bring about a reform of our city governments.

We submit that the accusation answers itself. An official who can be bribed by a public service corporation will not become pure by being put in charge of such a business under municipal control.

The most fruitful source of municipal corruption is patronage, and this would be magnified by municipal ownership of public utilities. The Geary St Road has about one hundred employees. The other roads have several thousand more. Give all this patronage to our municipal officials and you entrench official corruption and incompetence behind a barrier that is impregnable. Couple this increase of patronage with the fact that the smallness of official salaries and the uncertainty of official tenure prevents the most competent men from seeking municipal office, and you make municipal reform impossible.

Pay municipal salaries that will justify the most capable men in accepting public office and secure them in a tenure of office dependent on successful performance, and their regulating of public utilities will demonstrate the fact that the greatest benefit to the public lies in municipal regulation rather than in municipal administration of public utilities.

TAXATION WOULD BE INCREASED.

Third Municipal ownership and administration of public utilities increases taxes without a corresponding benefit to the taxpayer.

The Charter provides that public utilities, when their cost, together with the other necessary expenditures of the city, exceeds the current revenue, must be acquired by the issue of bonds; that these bonds must be redeemed by taxation, and that, in addition to the regular municipal taxes, there must be annually levied an additional tax sufficient to pay the annual interest on these bonds, and not less than one-fortieth of the principal thereof.

This is simply securing these bonds by placing a mortgage on the property of the taxpayers, not for a governmental purpose, but for a purely industrial one; a mortgage that can be foreclosed without giving the owner of the property mortgaged any control of the fund thus raised.

But this is not the only new tax that would be imposed upon the taxpayer by municipal ownership of public utilities, especially of street railroads.

Street railroads, under private ownership, pay taxes to the city on their franchises and other property, also a license on each car that they operate, and they also, at their own expense, keep in repair a large portion of each street used by them. This latter has become simply a tax, as the cars operated by cable or electricity in no sense wear out any portion of the streets.

ANNUAL LOSS OF HALF A MILLION.

Under municipal ownership of street railroads these taxes and licenses would no longer be paid, and the city would have to keep all of the streets in repair. As at present the street railroads of the city pay upward of $500,000 a year in taxes and licenses and street repairs. San Francisco, by the municipal ownership of all the street railroads, would lose this amount annually. Those, together with the water, gas and electric companies, pay in taxes above $742,651.37 annually. In other words, this amount would be thus transferred from the private owners of the corporations to the taxpayers generally, as we all know that the taxes would be none the less.

Furthermore, if private individuals or corporations own the street railroads, the city will necessarily derive a profit from them as to all new franchises granted. If a new franchise is granted under the Charter, the city must receive at least 3 per cent of the gross receipts for the first five years, 4 per cent for the next ten years, and 5 per cent for the next ten years. If a franchise is granted under the Broughton Act, the city must receive a cash price for the franchise, and thereafter 2 per cent of the gross receipts.

The question, therefore, thus presents itself as to this particular case: Will the city grant a new franchise on Geary street to a private individual or corporation and thus secure for itself a certain percentage of the gross receipts, the taxes and license fees and street repairs that this individual or corporation would have to pay, or will it assume the operation of said road, bond itself for from $700,000 to $1,000,000, increase the taxes of its citizens every year in order to pay the interest on these bonds and a portion of the principal and to make up for the taxes, license fees and repairs that would be lost to the city under municipal control? In other words, will the city operate its street railroads and give up a certain profit, give up the taxes the private owner would pay, run a risk of loss and go in debt, or will it remain out of debt and content itself with controlling and regulating instead of owning this public utility?

WHERE IT HAS PROVED A FAILURE.

Why should any taxpayer hesitate in deciding such a question?

But we do not have to rely merely upon theory or argument to show the fallacy of municipal ownership of public utilities. It has been tried elsewhere, and those who desire to try it here are not left without the guidance of experience.

There is not time on this occasion to give an extended list of municipal failures in these matters, and I will therefore cite only a few prominent instances.

Kansas City long owned her water works. Repairs, extensions and needed betterments were neglected until it became necessary either to issue bonds or to raise the water rates, and these rates were denounced by the papers as already exorbitant. For seven years the income from the water works amounted to $2,545,368, and the interest and loss on sinking fund amounted to $2,471,413, leaving only a balance of $173,955 accumulated income with which to make the repairs and necessary additions that must cost millions of dollars.

Philadelphia for many years owned her gas works. They were badly neglected and cost the city about $100,000 a year over and above receipts. In 1897 they were leased by the city to a private corporation for a period of thirty years. The lease required that $5,000,000 should be spent by the lessee in improvements within three years and $15,000,000 during the terms of the lease. The result of the change from municipal operation to private operation has been that the city has all of its streets and public buildings lighted free and is in receipt of an income of nearly $300,000 a year, instead of having a loss of $100,000 a year.

LOSSES THROUGH LAX COLLECTING.

The report of an expert accountant appointed by the Merchants' Association of New York to examine the books of the Croton Water Works shows that these works have been one of the most expensive luxuries of that most extravagant city. For years there was a discrepancy of 36.71 per cent upon all the water delivered between the amount collected by the city and the amount that was actually due the city.

Boston Inaugurated a municipal printing plant. Recently a report from this printing plant was made by a committee consisting of an expert printer and an expert accountant. Their report shows that in five years' operation of the plant the direct loss, that is, the difference between outgo and income, has amounted to $40,128.83, and that this loss has been increasing annually. The expert found that on tabulation work the cost to the city was 25 per cent and on plain work 10 per cent higher than in private establishments, and in excess of the charge paid by the city when its printing was done by contract.

The reasons given by this committee for this loss and for this higher cost of work can be best understood by quoting from the report. The committee says:

PUBLIC'S WORK POORLY DONE.

> The present hours of labor at the plant are eight per day, with a Saturday half holiday, or forty-four hours per week, against fifty-four hours per week by the nine hour day in outside printing establishments. No one would object to this shortening of hours—on the contrary, all will applaud it—provided only that the city's work be properly done in the forty-four hours remaining. In fact, it is reasonable to expect that more work should be done per hour per man on a seven and one-third hour day than on a nine hour day, but this has not been the fact at the printing plant. The figures prove conclusively that, contrary to reasonable expectation, less work per hour per man has been accomplished at the printing plant. These results have many causes some of which are designated in last year's report—but all of which stammer down finally to two fundamental causes. First, incompetent and sometimes useless employes who have been forced upon, or at least accepted by the superintendent; and secondly, that the necessary vim and snap has not been imparted to the supervision of the work. An unnecessary number of employes has been carried in all divisions of the printing department. There is a lamentable lack of interest manifested in the work. In many cases the disposition seemed to be to kill time, without reference to the needs of the establishment. Hands were idle for hours at a time. This idleness is attributable to the fact that the force is far in excess of the needs, and were it a private corporation much of the help would be temporarily laid off, or told to look elsewhere for employment.

HUMILIATING RESULTS.

In addition to the waste, loss and high charges in the printing department, the charge for ruling and binding was found to be 20 per cent higher than individuals pay, and there was extravagance in the purchase of all stock used. The accountant's conclusion is:

> Here is an experiment in municipal ownership, a municipal industry endowed with every advantage. Ample capital, generous appropriations, plant in excellent physical condition, regular work of the same general character throughout the year everything favorable for a successful enterprise which should do the city's printing better than by contract, and which should be able to pay as good or better wages, while giving shorter hours to employees.

The failure is declared to be humiliating, and it is shown that the taxpayers will save money by abolishing the plant.

Massachusetts has a Gas and Electric Light Commission, whose members are appointed for life, or during the proper discharge of their duty. That commission by law compels a sworn accounting by municipalities and private companies, showing every detail of their business in furnishing light. From the report of this commission it appears that:

> Eighteen cities in Massachusetts own and operate their lighting plants. Of these fifteen are electric plants only and three operate gas and electricity. The expenses of these eighteen cities in operating their plants for the year ending June 30, 1900, were $148,364.21 greater than their income, and that sum was charged to the cost of street lighting. The balance sheet of the lighting plants of these eighteen cities showed a deficit for the year of $157,611.25.

MUNICIPAL COSTS ARE ALMOST DOUBLE.

Recently the town of Worcester appointed a committee of its Board of Aldermen to inquire into the feasibility and propriety of a municipal electric light plant, and this committee rendered a report unfavorable to municipal ownership. The committee sent inquiries to all cities owning municipal electric light plants. As a result of these inquiries it found that the municipal cost of electric light in cities that reported was nearly double the price at which the light could be supplied by contract with private individuals.

Boston made a thorough investigation of the same subject and concluded by making a contract with a private corporation for ten years instead of erecting a municipal plant of its own.

The town of Brookline, after much careful inquiry conducted by experts of the highest standing, concluded to acquire its electric light by contract rather than by ownership.

The city of Springfield investigated the subject, and, after careful consideration, renewed its contract with a local company.

The Worcester Committee therefore reported, after careful investigation, that municipal ownership of their electric light plant would raise the cost per lamp from $109.50 to $168, and this without taking into calculation the loss of the taxes now paid by the local company into the city treasury.

The Federal Government has had the same experience. Secretary Root, during the last Congress, appeared before the Committee on Military Affairs of the House of Representatives and declared in favor of the abandonment of the transport service as conducted by the War Department, and recommended that it be turned over to private enterprise as a measure of economy.

He declared that the service which had cost the Government of the United States $9,000,000 could have been performed with profit by private enterprise for $6,000,000. In other words, this was an admission by the War Department that it cost the Government 50 per cent more than it would have cost a private company to run a steamship line between San Francisco and Manila.

GOVERNMENT SHIP-BUILDING.

Secretary Moody in a recent speech declared that he was opposed to the building of battleships at Government Navy Yards because he was tired of the extravagance shown in all work done by the Government.

Several years ago Senator Plumb stated upon the floor of the Senate that private capitalists could construct for $150,000 a building which would cost the Government $180,000.

In England the same failures have attended their

experiments in municipal ownership. The London "Times" recently presented the following data:

Railway lines in the south of London operated by the City Council show gross returns of $328,400.00 and a net return on expenditure of 1¼ per cent ($71,625), while the north side lines, leased to a private company yield gross returns of $374,840.00 and a net profit on expenditure of 4¼ per cent ($200,755 00), The south lines are considered the more profitable under the same conditions.

The private company paid a heavy rent to the municipality, and yet with this additional expense its total ratio of expenses to receipts was 97.54 per cent, while the city's ratio was 97 82 per cent.

A list has recently been compiled from official sources of sixty towns in which on a capital expenditure of $30,000,000.00 for municipal electric lighting, there was a loss of $160,000.00 in 1901, this figure being irrespective of an allowance of three per cent for depreciation, and which, in addition to the figure just given, would increase the total loss on a year's workings to $1,364,170.00. In addition to this there would have to be added to these admitted losses the amount which the local authority would have received in the way of rates, rights of way, etc., if the undertaking had been in the hands of private companies.

BRITISH TOWNS HAVE LOST.

The town of Salford, up to the end of last year, spent $933,830 00 on its electric light plant on which last year it lost $38,945.00, besides abandoning a plant which cost $750,000.00.

Halifax owns its gas and water works and its street railroads. Its reports show an admitted loss of $1,570 on its street railroads, $7,500 on its water works, an alleged profit of $1,880 but an actual loss of $65 980 on its gas works.

The town of Bath, which bought an electric lighting plant in 1896 for $122,500.00, has operated it at a deficit for four years, the last being $6,190 00, against a profit of $7,500.00 made with the same plant in the last year of private ownership. The town has spent $300,000.00 on the works, which last year broke down.

Municipal operation of Bedford's electric light plant showed a loss last year of $15,000.00. Bristol in the same way lost $12,500.00. Morley lost $10,000.00. Glasgow lost $22,585.00. Edinburgh lost $13,450 00.

The English Government has made a mess of the telegraph business, which it owns and operates. Up to 1899 it has lost the enormous sum of $35,000,000.00 in the management of this business. The loss is continually increasing, and last year it was $3,000,000.00.

It is generally conceded that a private company, or two private companies as we have in the United States, could do the business far better and make a profit. The "Times" goes on:

AUSTRALIAN GOVERNMENT RAILWAYS.

In Victoria, where the railways have been worked for a considerable time by the State, the loss has been $35,000,000.00.

In South Australia the loss has been $10 000,000.00. A commission appointed to investigate the shockingly bad management of undertakings on the part of the State, reports the service is disorganized and political influence is noticeable throughout It recommends the complete separation of the railways from the State, and the placing them under a board of five trustees, with a general manager. If this is done, the report states that an annual saving of $1,825,000.00 is indicated.

English newspapers are to-day contrasting the American system of private ownership of street railways with the English system of municipal ownership, to the disadvantage of the latter, not only in the matter of profits, but of suburban expansion.

These are some of the admitted failures. There are cities that seem to prove a profitable management by the municipality of its public utilities, but these reports when criticised will invariably show a loss instead of a profit. The Worcester Committee, in its report, states that in the printed reports sent to them from the various cities the items of taxes lost and of the depreciation of machinery were invariably ignored.

Hon. Robert P. Porter, who has given great study to this subject, says in a recent article:

The comparisons between public and private undertakings which are set afloat in the United States and appear in the newspapers advocating municipal ownership and operation of public utilities are valueless, because the real cost of municipal enterprise is never given.

LITTLE ITEMS NOT MENTIONED.

Among the items that he states are always omitted are provision for depreciation, wear and tear, and the municipal taxes relinquished by reason of municipal ownership.

The city of Detroit, in its accounts of its municipal electric plant, shows a profit, and yet a careful analysis of these reports shows a loss.

In 1893 Detroit undertook the municipal ownership of electric lights Mayor Pingree promised to complete the plant by July 1, 1894. It was not completed until July 1, 1897.

In 1893 the cost was estimated at $600,000, and bonds to that amount were issued. By 1898 the cost had amounted to $790,145.73.

Here was a delay of three years in erecting the plant and an increase of $190,000 over the estimated cost. When the city began its municipal ownership of electric lighting a private company offered to supply the city with arc lamps for ten years for $102.20 per lamp. The City Fathers rejected this offer and promised to furnish this light for one-half this price. The following figures show the result:

Year of Report.	Promised costs per lamp per year.	Reported costs per lamp per year.	True costs per lamp per year.	Total loss over contract price offered, $102.20
Average number of lamps, 1,483, 1896.	$51.10	$84.70	$110.96	$57,332.78
Average number of lamps, 1,561, 1897.	51.10	89.42	110.60	60,057.60
Average number of lamps, 1,744, 1898.	51 10	83.50	131.71	51,529.76
Total loss to tax-payers on three years' operation over contract price offered				$168,920.14

WHY THE LOSS SEEMED LESS.

The difference between the reported cost per lamp and the true cost is due to the fact that the city officials omitted to include the taxes relinquished by reason of municipal ownership, a proper sum for depreciation, the money collected by taxes to complete the plant, and a proper per cent for a sinking fund. As a result, the people of Detroit were promised that their street lights should cost only $51.10 per lamp. They refused to pay a private company $102.20 per lamp. They are now paying, under municipal ownership, $131 per lamp, and they have a mortgage on their property of over $600,000.

These figures have been disputed by a recent publication in one of our local papers. They were prepared, however, by Mr. Insull, President of the Chicago Edison Light Company and revised by an eminent student of this subject, and I have since been informed by him that the figures are absolutely correct.

This omission of such items as insurance, depreciation and taxes lost in municipal accounts of the operations of their public utilities, is not only true as to the United States, but also in Europe.

Every proponent of municipal ownership in this country cites the alleged success that Glasgow has had in the operation of its street railroads, and relies upon a certain report recently issued by that city showing a profit of over a million dollars for last year's operation of its street railroads. This report was recently analyzed by the Glasgow "Herald," and this paper in a published article states that the supposed profit is purely imaginary, and that instead of being over a million it amounts to about $35,000, and adds, further, that if the city had paid into the general fund the street rental required of a private corporation this account would have shown a loss instead of a gain of a million dollars. And yet the "Herald" omits to include in its analysis the loss of the taxes which would have been paid to the city by a private corporation.

POOR SHOWING FOR GLASGOW.

Glasgow is municipalized more than any other city in Great Britain. It has undertaken as a city to supply water, gas, electricity and telephones, as well as tramways. The result is that its expenditures exceed its revenue. In 1901 the income was 2,809,405 pounds and the expenditures 2,846,442 pounds. Since 1892 the assessable rental of the city has increased less than 900,000 pounds, while the municipal debt has increased 6,000,000 pounds.

These are the inevitable results of municipal ownership, wherein politics rather than business, the desire to please the voters rather than the necessity of satisfying stockholders controls; wherein the administration can afford to be extravagant, as it spends the money of taxpayers who cannot call it to account, and not the money of stockholders who could and would have an immediate accounting.

One writer, after stating that in 1901 there was in the United States 20,000 miles of street railways, not one mile of which was under the fostering care of a Town Clerk, and in which the private capital invested was $1,500,000,000, said:

Yet these served the public more efficiently than did English public companies, and contributed very substantial sums to the treasuries of the cities in which they were situated, the Brooklyn Rapid Transit Company paying annually over $1,000,000.00 as taxes, the Union Traction Company of Philadelphia over $2,000,000 00, and the street railways of Massachusetts $1,350,000.00 out of gross receipts of $23,000,000.00.

PREFERS THE AMERICAN SYSTEM.

He stated, further, that the American system of private ownership of street railroads offered greater encouragement to the opening up of suburban districts than did the English public companies, and he concluded with the significant remark:

One can readily, therefore, understand why the United States municipalities should be quite content without attempting to run tramways on their own account, and without hampering the private enterprise which is prepared to take all the risk and all the trouble, and at the same time provide a more efficient service worked at a lower cost than could be offered by any municipality.

To such an extent has municipal ownership been carried in England and Great Britain that an Industrial Freedom League has been formed for the announced purpose of freeing private enterprise from undue interference by city governments. The constitution of this league sets forth :

The rapid encroachment of local governing bodies upon the legitimate functions of manufacturers, merchants and tradesmen, is injurious to the commercial interests of the nation and of the municipality, and the piling up of an enormous debt, now amounting to several millions, has the effect of increasing the burden of local taxation and diverting the stream of investment capital from its most useful channels. The disastrous tendency of the new municipalism is not a capitalist's question nor a trader's question merely. It is preeminently a poor man's question. The expenditure of a municipality inevitably increases in proportion as its trading increases. Toward this it has to levy rates which fall entirely upon the rental value of the property in the town.

Mr. Porter makes the following significant statement:

A careful study, covering several years, of the gradual movement against municipal trading in England, leads me to make the following observations: The men acting in opposition to the socialistic experiments are not merely those whose industries have been taken up by the municipal corporations and who feel themselves aggrieved in consequence. The opposition is rather from the conservative financial people who look with alarm upon the growth of local indebtedness and the increase of local taxation. Municipal trading in England has undoubtedly proved a great check to private enterprise.

AN UNATTRACTIVE PROSPECTUS.

In the light of this experience the people of this municipality are asked to attempt the construction and operation of a street railroad.

San Francisco, in one respect, is financially unique. No other city of the same size in the world is free from debt. And yet, knowing that every bond a city issues is a mortgage on the property of its inhabitants, the people are asked to bond the city, mortgage their property with the lien of a tax to pay upward of a million dollars in bonds and thousands upon thousands in interest in order to attempt the experiment of operating a street railroad. Those who advise the step hold out no hope of profit, but simply state that as the road is a small road the loss that the city may incur will not be tremendous.

Would not an individual be considered incompetent who mortgaged his property to invest in an enterprise that was not compulsory, upon the assurance of a promoter that, whereas there was no probability of any profit, there was at least the hope that the loss would not be tremendous?

I recently read in an evening paper that advocates municipal ownership the following statements in regard to the acquisition by the city of this road. It stated:

The Geary Street Railway, under municipal management, may not pay dividends on the money invested, but if a success, it will pave the way for public ownership of all the street car lines in San Francisco, and that is the goal toward which our people are now drifting * * * An opportunity to try the scheme without involving the town in a tremendous loss will not occur again until practically all the street car franchises now in force expire. * * * Municipal ownership is still in an experimental stage, and it is true that nobody can tell in advance whether a municipal railway on Geary Street would prove a success or not. * * * Of course, it may be conceded at the very start that if the proposed Geary Street municipal railway is to be turned over to the politicians and left to them entirely, it is bound to be a failure. Not only will the politicians manage it badly, but they will run the city hopelessly into debt with expenses * * *

IN THE HANDS OF POLITICIANS.

If the Geary Street road become a part of the machine of the particular political party in power, and is used by the politicians as a means of providing places for their retainers, it will necessarily prove a failure. Men employed by the politicians feel no responsibility, and are very loth to discharge their duties. They reason that they cannot be dismissed because of their "pull", and so they are insubordinate and neglectful.

If this be true, how suicidal it will be for the city to attempt it, for are not all municipal affairs in American cities left entirely to the politicians?

Within the experience or reading of every man present no instance can be cited of any large city in the United States that is not run by politicians; no instance can be cited where any large municipal utility has not been managed by them at a loss to the community. Why, then, should San Francisco rush into this experiment? If it becomes necessary for the city to issue bonds, let it issue them to build modern brick schoolhouses for its children; let it issue them to construct an adequate system of sewers to insure the health of the community; let it issue them, if necessary, to make our Police and Fire Departments equal to the onerous duties required of them, but do not let it issue them at the request of politicians who pay no taxes merely to attempt an experiment in municipal ownership with the experience of so many failures as a warning against such a step.

There is no demand for better service or for cheaper rates. The service in this city is better than that furnished in Glasgow or anywhere else. In fact, any one who has traveled over the street railroads in Glasgow knows perfectly well that the whole equipment and accommodations are antiquated and behind the age, while the service furnished there would not be tolerated in any city in the United States.

NO DEMAND FROM THE TAXPAYERS.

The rates here are as cheap, if not cheaper, than they are in Glasgow, the difference in wages in the two places being considered. Wages there are less than one-half those paid in this country. Conductors on street cars are paid 93 cents per day the first year and $1.04 the third year, while conductors on street cars in San Francisco are paid 25 cents an hour for a day of ten hours, and more for overtime.

Who is demanding this change from private to public ownership? Not the taxpayers. They know that in every city where public ownership has been tried it has been financially unsuccessful, and that in Glasgow where it has been so extensively tried the taxes are more burdensome than in this country, and the local indebtedness has increased as much as the tax rate. Not the employes of the street railroads. They prefer employment that depends on merit rather than on

political influence. Not the property owners along the line of this particular road. Those owning over three-fourths of this frontage have signed a petition asking for a renewal of the franchise to the present owners.

The only persons who are advocating this experiment are theorists without experience, and politicians with no other asset but the official salaries they have or hope to enjoy. I do not believe that the merchants of San Francisco will be influenced by such people in this important matter.

ANNUAL DINNER

OF THE

MERCHANTS' ASSOCIATION

OF SAN FRANCISCO.

Palace Hotel, November 12, 1902

"Government is a trust, and the officers of Government are trustees; and both the trust and the trustees are created for the benefit of the people."
—HENRY CLAY, May 16, 1829

Subject for the evening—"The Acquisition and Management by the City of the Geary Street Railroad as a Public Utility."

Speakers—In favor, Mr. D. M. Delmas; opposed, Mr. Horace G. Platt.

MENU.

Eastern Oysters, Half Shell

Olives Radishes Celery Salted Almonds

Mock Turtle with Amontillado

Striped Bass, Victoria

Potatoes Chatelaine

Loin of Beef, Milanaise

Chicken Patties, Chantilly

Abricotine Punch

Roast Squab Stuffed, Giblet Sauce

French Peas

Mixed Salad

Biscuit Favori Assorted Fancy Cakes

Dessert

Cafe Noir Cigars

California Riesling California Claret

California Mineral Water,

THE GUESTS

J. W. Ameath	I. S. Ackerman	Richard Altschul
E. E. Atkinson	T. P. Andrews	S. B. Anderson
Leo E. Alexander	M. S. Alexander	Chas. K. Allen
E. T. Allen	George Alpers	S. E. Allerton
J. W. Burnham	Martin J. Burke	C. S. Benedict
Chesley H. Bush	David Bush	W. E. Boyer
S. C. Bigelow	John Breuner	Benj. Bangs
J. A. Buckley	Chas. Bundschu	George C. Brown
G. A. Bachelder	E. M. Bachelder	Chas. Boxton
Fred N. Bent	A. A. Batkin	Harry J. Barkley
S. Bernstein	W. C. Brumfield	Maurice Block
C. H. Bills	Jacob Barth	H. Bird
D. Biagi	Nathan Bibo	S. Bauer
J. B. Boeardo	M. Brandt	Henry Brune
James D. Booth	Edw. L. Baldwin	M. A. Breuss
Henry T. Bush	H. Brunner	Etoile Bauer
C. S. Baldwin	F. J. Binker	George E. Butler
R. I. Bentley	S. Basch	Dudley C. Bates
Franklin Bangs	H. F. Briggs	Chas. E. Bancroft
Samuel Braunhart		
Jesse Colman	Clifford G. Cook	C. W. Callaghan
Quincy A. Chase	J. P. Campodonico	Geo. D. Cooper
J. P. Currier	H. E. Clayburgh	A. Comte, Jr
Clarence Colman	Alex. J. Cook	F. P. Cole
George Q. Chase	D. A. Curtin	A. T. Corbus
J. Curtis	H. M. Cochran	Geo. A. R. Chaffee
John Connor	Milton H. Cook	Wm. Corbin
H. S. Cahn	J. G. Cox	Julius I. Cahn
M. A. C. Christensen	Dr. L. C. Cox	F. H. Carrigan
P. J. Curtis		
R. A. Daniels	Washington Dodge	Ernst A. Denicke
Andrew M. Davis	H. F. Dunbar	William Denman
F. Dohrmann Jr.	P. F. Dundon	B. Dennis
L. B. Dempster	D. M. Delmas	W. G. Dodd
George D. Dornin	Dr. Paolo DeVecchi	R. D. Davis
M. H. DeYoung	S. H. Daniels	E. G. Denniston
Wm. J. Dutton	E. A. Denicke	Dr. A. D'Ancona
E. C. Daley	George W. Dornin	Henry Dunnham
Henry L. Davis	James Denman	Walter E. Dean
M. R. Dempster	J. W. Davis	Luigi dell Orto
F. W. Dohrmann		
G. H. Evans	C. M. Elliott	W. M. Edgell
Frederick Eggers	W. E. Elliott	
S. B. Folger	S. Felgenhaem	S. Federspiel
M. J. Fontana	Wm. Frank	James J. Fagan
Joseph A. Fleher	J. A. Folger	W. D. Fennimore
G. C. Fisher	W. T. Ferris	Otto Falch
J. Homer Fritch	A. H. Frank	M. Feintuch
J. W. Fricke	Christian Froelich	E. W. Ferguson
Judge Alfred J. Fritz		
Emile S. Guillixson	Thos. A. Graham	H. M. Goldberg
J. W. Gale	John F. Gaskill	A. Glazier
Ralph A. Grever	Frank Gould	Dr. A. H. Giannini
Hans Guillixson	J. Goldberg	H. T. C. Greco
A. P. Giannini	L. S. Greenebaum	James Gartland
J. L. Graf	Walter Green	C. E. Grunsky
J. G. Geisting	S. B. Goldberg	A. H. Greenberg
Geo. J. Giannini	Albert Gruninger	Max Goldman
M. E. Gates	W. L. Growall	
J. R. Hanson	Milton Heinemann	Samuel Haslett
Hugh Hogan	J. R. Howell	C. S. Holmes
Henry Hickmon	John Hermann	S. Henry Horne
D. N. Hulse	Lieut. R. B. Harper	Chas. R. Havens
Alphonse Hirsch	N. H. Hecht	B. S. Hubbard
C. Edw. Holmes	F. A. Hammersmith	Leopold Hirsch
Chas Webb Howard	Col. W. H. Harper	R. B. Hale
Henry Hilp	B. R. Hecht	F. F. G. Harper
Dixwell Hewitt	W. W. Healey	D. Hirsch
Thomas Hodge		
H. Ickelheimer	Stephen D. Ives	George H. Ismon
Chas Isaacs		
Hon W. H. Jordan	Alphonse Judis	John G. Joly
G. Jewell	Rufus P. Jennings	H. L. Judell
Arthur L. Judis	H. Johnson	C. R. Johnson
Isidor Jacobs	Richard C. Jones	W. E. Joselyn
Byron Jackson	G. A. Johnston	
M. S. Kohlberg	S. Katten	Eugene L. Kohlberg
Edw H. Kinney	Dr. S. S. Kahn	M. B. Kellogg
A. A. Knox	John A. Koster	Wm. Kaufmann
M. J. Keller	B. Katchinski	Henry Krohs
Edw. H. Kittredge	L. M. King	Fred J. Koster
L. M. Kaiser	S. Kohn	Fred Kahn
W. Y. Kellogg	I. Kahn	
Capt J. R. Lindsey	Bruce Large	Jos. A. Leonard
J. Lippmann	W. M. Lowenthal	T. H. Lynch
William Larkins	William G. Loewe	Dr. A. L. Langfeld
Samuel Levinson	Dr. Louis Lisser	John A. Lynch
H. D. Loveland	E. J. Levin	Dr. Hartland Law
G. Loewenthal	Leonhard Lang	C. G. Larsen
C. J. Lercari	F. W. Lougee	Prof. A. C. Leuschner
A. P. Lathrop	Morris Liebman	G. P. Lauinger
H. M. Landsberger	Herbert E. Law	Jesse H. Levy
Otto Lang	A. Larsen	August Lang
John Lubben	Jeremiah Lynch	
Marsden Manson	Edw. H. Mitchell	A. K. Munson
Chas. A. Murdock	R. C. Miller	Wm F. Mitchell
Wm. H. Mills	S. C. Murray	F. W. G. Meehus
J. S. Murdock	J. A. Morrow	George B. McClellan
Gavin McNab	J. McMullen	A. J. McNicoll
Fred D. Marsh	Doane Merrill	H. J. Moore
A. H. Martin	Chas. MacFarlane	T. Mikimoto
Irving F. Moulton	G. A. Mattern	C. A. Malm
W. B. Maxwell	W. S. Miller	George W. McNear
F. P. McLennan	D. R. McNeill	Byron Mauzy
H. S. Manheim	W. H. Moore	W. H. Metson
Chas. Maggini	L. C. Marechutz	Adolph Muller
H. Maxwell	Chas A. Malm, Jr.	C. L. P. Marcus
W. Marks	John McGaw	James McNab
M. Jasper McDonald		
Hon. F. G. Newlands	Jay T. Nash	George A. Newhall
W. J. Newman	David Newstadter	Richard Newman
Horace G. Platt	George K. Porter	A. W. Porter
Henry F. Perrau	G. L. Page	Allen Pollock
D. F. Parker	H. W. Phelps	Grattan D. Phillips
C. B. Pratt	H. A. Pearls	Chas. W. Pike
D. H. Porter	J. J. Pfister	Geo. W. H. Patterson
H. E. Pennell		
John E. Quinn	R. E. Queen	Jos. A. Quay
T. Alex. Richmond	I. L. Rosenthal	David Rich
M. Ruthschild	Dr. Roberson	A. E. Rudell
R. L. Radke	P. C. Rossi	Louis Rosenfeld
Geo H. Robinson	Wm. Rieger	A. J. Rich
G. W. Reynolds	Henry Rosenfeld	
E. Scott	H. T. Scott	F. J. Schultz
Louis Strauss	Romola A. Sharboro	Owen H. Smyth
Val. Schmidt	L. M. Spiegel	Edw. Schild
A. M. Simpson	Herman Schussler	A. W. Scott, Jr.
W. A. Smith	Paul Scholz	A. Sharboro
F. P. Stone	Wm. Samuels	George Spencer
Dr. H. J. Sartori	A. A. Schneider	Sam Sussman
E. Schlueter	Dr. F. E. Stewart	Maury Sims
L. G. Sresovich	R. H. Swayne	C. A. Stauyan
G. B. Shaw	F. G. Sanborn	Max Samuels
Alfred E. Sharboro	L. Sachs	A. H. R. Schmidt
Vanderlyn Stow	R. Schlueter	Samuel Slocombe
Wm A. Schultz	Miles Standish	Warren Swayne
Frank J. Symmes		
I. J. Truman	Chas. H. J. Truman	F. L. Turpin
A. H. Turner	F. L. Turpin	B. N. Trobeck
Arthur G. Towne	Jos. B. Toplitz	E. K. Taylor
Geo. Thurman	Samson Tams	F. M. Todd
Harry Unna	Isaac Uphan	
A. Van der Nullen, Jr.	A. H. Vail	O. F. Von Rhein
Chas. H. Van Gdeo	Frank A. Vail	M. Van Vliet
Horace Wilson	W. M. Weil	Henry Weinshenk
J. G. Wetmore	Robert White	H. Wiener
A. H. Williams	G. Wormser	Ernest Weule
W. H. Wiester	F. A. Week	Louis Weinmann
R. H. Warfield	George T. Wright	Gov. Luke E. Wright
Rollin V. Watt	M. Weisenhutter	W. Wellbanks
E. N. Walsh	F. H. Wheelan	Wm. Wertsch
Walter V. Walsh	Edw. F. Weiho	W. W. Worden
C. A. Week	Wilber Wilson	R. E. Warfield
Col. C. A. Woodruff	H. N. Wayne	J. A. Weston
Edw. H. White	Col. G. H. W. Wallis	T. S. Williams
J. H. Whitney	C. F. Weter	Wm Wolff
J. A. Waters	A. J. Wagner	Nat N. Wilson
A. A. Watkins		
Carlos G. Young		
J. Zedermac		

MUNICIPAL HOUSING IN ENGLAND.

London's housing department has 60,000 people in its tenements. Birmingham has a number of flat-buildings in some of which the rents

PARK BOARD ACCEPTS THE ASSOCIATION'S OFFER.

Ready to Care For and Maintain the Public Convenience Station When it is Built.

In reply to the offer of the Merchants' Association, to build a Public Convenience station at Union Square if the Park Commissioners would agree to maintain it, as announced in last month's REVIEW, the following communication has been received from the park board:—

Office of the Park Commissioners, San Francisco, Cal.

Park Lodge, November 10, 1902.

Merchants' Association, Mills Building, City.

Gentlemen:—I beg to inform you that at the last regular meeting of the Park Commissioners, realizing the need of Public Convenience Stations in this city, the Commissioners decided unanimously to accept the proposition submitted to them by the Merchants' Association, viz.:

"To construct and equip complete a double underground public convenience station, with separate departments for men and women, beneath the sidewalk on Stockton street adjacent to Union Square, with entrances inside the Square, costing about $5,000, as per plans and specifications herewith, and to present the same, when completed, to the City and County of San Francisco for the free use of the general public, on condition that the Board of Park Commissioners will agree to maintain and properly care for same, such maintenance to include a woman janitor in constant attendance in the women's department during the hours when the Station is open to the public."

The plans prepared and accompanying your offer were satisfactory with the single exception of the lack of a railing along the steps leading to and from the entrance. The Commissioners request that you please have the plans changed so as to include the railing.

Trusting that your Association will arrange for the construction of the station as soon as possible, I remain,

Respectfully yours,

(Signed) H. L. SCHMITZ.
Secretary, Park Commissioners.

The railing spoken of will be provided, and the work of construction will begin as soon as the material is on the ground.

PLAY IN TUNE OR GIVE UP YOUR HORN.

California's Interests Can't Be Promoted by Discords that Jar on the Audience.

We want to emphasize the fact that there is now a concerted effort to promote the interests of the State.

Could Sousa produce his results with a trombonist playing away in short-sighted disregard of the indicated notes? What would happen if the drum beat or the cymbal clashed at the wrong moment?—discord, a disgusted audience, a disorganized orchestra.

The publications of the State of California may to-day be compared with the instruments of an orchestra, and there is no editor in the State but has the music before him. If any man has a misguided notion that he can play his own little tune without regard to the rest of the orchestra, he should be spotted at once.

It is a time for harmony, a time when every man should see to it that he is strictly in line with the big things now under way. It is a time to apply that motto of Elbert Hubbard,

"Get in line or get out."

—*Pacific Coast Advertising.*

According to Prof. Hilgard, the greatest civilizations have always grown up in arid or semi-arid countries. If this means anything, it means that the west will be in the future, as it has been in the past, the home of the greatest

RECOMMENDATION OF SUPERVISORS ON THE GEARY STREET PROPOSITION.

Committee on Public Utilities Declares the Road would Pay for Itself Three Times Over in Forty Years, and Urges Its Acquisition by the Public.

[NOTE.—At a special election, to be held under the charter, Dec. 2, 1902, the voters of San Francisco will decide whether or not they shall issue bonds to the amount of $700,000 for the purchase and equipment of the Geary Street Railway. To inform the public, and to assist in carrying out the spirit of the charter, the Board of Supervisors has ordered published in pamphlet form and distributed throughout the city, the report of its Joint Committee on Public Utilities and Charter Amendments. The part relating to the Geary Street Railway is printed below, at the request of the press committee appointed by the supervisors having the matter in charge.]

The proposition to acquire, maintain and operate a system of street railroads by the City and County of San Francisco, known as the Geary-street Railroad, having been submitted to the voters upon the question of issuing bonds to the amount of $700,000, and the election thereupon being fixed *for the 2d day of December, 1902,* the Board of Supervisors, through its Committee on Public Utilities and Charter Amendments, deeming it wise that the voters should have accurate information concerning the same, hereby issues the following statement:—

GENERAL OBSERVATIONS.

"It is hereby declared to be the purpose and intention of the people of the City and County that its public utilities shall be gradually acquired and ultimately owned by the City and County."—*Extract from City Charter.*

The action of the Board of Supervisors in instituting proceedings for the acquisition of the Geary-street Railroad is in line with the avowed purpose as expressed by the Charter of the City in the above extract.

The franchise of the present Geary-street Railroad expires November 6, 1903. In view of that fact, one of two things must be done by the Board of Supervisors: (a) Grant a new franchise for the operation of such a street railroad by a private corporation, as provided by the Charter, after advertisement and the solicitation of bids therefor; (b) to proceed in accordance with the purpose and intent of the Charter-framers, to construct, maintain and operate the same.

The Board of Supervisors has thus far withheld the granting of franchises for street railroad purposes, by reason of the contemplated action on its part to operate a municipal railway on Geary street, and has refrained from providing extensions to cross-town roads for the reason that it did not deem it fair to enter into competition with existing lines, and furthermore, considering it advisable to await the result to be obtained by the operation of the proposed municipal railway. If it be successfully and profitably operated, extensions may be made upon the unoccupied streets in such districts where additional railroad facilities are desired by the people. Ultimately, upon the expiration of the franchises now held by other railroads, the City will aim to succeed to their operation, and thus acquire control of the entire transportation system of the City and County of San Francisco.

It is also proposed, as soon as the right of the City to use its own streets is judicially determined, to extend the proposed municipal railroad down Market street from Geary to the Ferry, and to initiate proceedings towards the acquisition, construction and operation thereof.

THE PROJECT DESCRIBED.

ROUTE.—Commencing at Geary and Kearny streets, extending west along Geary street to Central avenue; thence continuing westerly along Point Lobos avenue to Tenth avenue; and thence southerly along Tenth avenue to Golden Gate Park.

CONSTRUCTION.—The construction will be the most modern that is possible to obtain, embracing the latest appliances known to street railroad engineering. There will be no disfiguring and dangerous overhead trolly and no poles along the sidewalk. Power will be taken from an underground conduit placed beneath the track. Flat rails with a groove center will be used, thus relieving the streets of the obstructions now common with rails at present used.

EQUIPMENT.—The cars will be of the latest design, with approved life-saving fenders, electric brakes and other safety appliances. The cars will be large, with double trucks, comfortable and ornamental.

COST.—The estimated cost of the reconstruction of the roadbed of the present Geary-street line, the extension of the same to Tenth avenue, purchasing ground for, and constructing a powerhouse and supplying all needed equipment, with a liberal allowance for all unseen contingencies, is $700,000, the amount of the proposed bond issue.

REVENUE AND EXPENSES.—The probable revenue of the proposed system can only be estimated upon the basis of the revenues of the present Geary-street Railway Company. According to the statement of that company now on file in the office of the Clerk of the Board of Supervisors, the gross income of the road for the year 1900 was $178,989.69. As the same statement fails to show the operating expenses separate from the amount expended in betterments, we can only form an estimate of net profits by instituting comparisons with the United Railway system.

Jilson J. Coleman an expert railway accountant, reported in January, 1902, that an examination of the accounts of the United Railway system showed that the gross earnings were 29 cents per car per mile. It is a safe conclusion to arrive at that the Geary-street line earns more than 29 cents per car per mile. It is in the most thickly populated section of the city and has no expensive "cross-town" or suburban lines to maintain. But assuming that its earning capacity is but 29 cents per car per mile, we can from that basis figure the net profits. The City Engineer in his report, on a basis of an *eight-hour day and a minimum wage of $2.50,* estimates that the operating expense will be 16 cents per car per mile. Now, therefore, if the gross earnings are $179,000, equaling 29 cents per car per mile, and the cost of operation is 16 cents per car per mile, the difference or 13 cents, represents the net earnings. Thirteen twenty-ninths of $179,000 equals, in round numbers, $80,000, out of which can be paid the interest charge of $24,500, the annual installment of the bonded debt of $17,500, or a total of $42,000, and leave a surplus of $38,000 for betterments, depreciation or contingencies; or the revenue may be reduced by a reduction of fares. As the bonds are redeemed in annual installments, the interest charge will be reduced each year by the sum of $612.50. The average annual interest charge during the forty years the bonds are to run is $12,556.25. In other words, the earnings will pay operating expenses, interest, the annual installments of the first cost, and allow a depreciation charge of five per cent per annum, and this is not considering any increase of revenue during future years. Or, to state the case still more plainly, the present income *will have paid the entire cost of the system three times at the end of forty years.*

At the present time, according to the report of the company above referred to, the earnings of the Geary-street system pay five per cent interest on an investment of One Million Dollars, in addition to all sums expended for betterments; besides paying all salaries to the officers, the amount of which is unknown.

PRACTICAL OPERATION.—Those who insist that civil service rules should govern the operation of public utilities by the Municipality will find this requirement fully met by the provisions of the City Charter. The provisions of Article XIII (establishing the civil service) "shall apply to * * * all boards or departments operating public utilities," is the precise language of the Charter. Under these provisions, the tenure of all employes is for life or during good behavior. Appointments are made according to merit, and previous experience gives the applicant extra credits in determining competency. The competent employes of the present system would thus be given a natural preference in the municipal employment. Moreover, they would have to labor but eight hours a day.

CONCLUSION.

In the event of its being desirable at any time for the Municipality to surrender the actual operation of the system, the Charter permits the leasing of any public utility. This can be done, should it be demonstrated that municipal operation is more costly than is private operation, or that the service is less satisfactory than would be rendered by a private citizen or corporation.

As the present system pays interest on a capitalization of $1,000,000 it is safe to predict that the revenue derived from leasing will more than repay the interest on the bonded debt, together with the installments of principal as they become due, and when the principal had been paid, the net revenue to the City would reach a large sum annually.

In conclusion, and purely as a business proposition, divested of all economic or ethical considerations, we have to say that the investment of $700,000 in the acquisition and construction of the Geary-street Railroad, whether operated by the City or leased to a private corporation, would result in great financial gain to the City, and as such, we commend it to the voters of the City.

JOINT COMMITTEE ON
PUBLIC UTILITIES AND CHARTER AMENDMENTS
OF THE BOARD OF SUPERVISORS.

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 7,500 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5045

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW

FRANK MORTON TODD, EDITOR

HOW TO VOTE ON CHARTER AMENDMENTS.

Eight amendments to the Charter have been proposed by the Supervisors and will be voted upon by the people of San Francisco on December 4th.

The Board of Directors of the Merchants' Association has, with the help of the Association's attorney, carefully investigated these, and on seven of them recommends the action suggested below. The reasons for their action in each case were amply set out in last month's REVIEW, and need not be repeated here.

The numbers are as they will appear on the ballot.

No. 1: Relating to the construction and acquisition of public utilities. Vote YES.

No. 2: Relating to the construction and acquisition of municipal improvements. Vote YES.

No. 3: "To permit two or more lines of street railways, operated under different management, to use the same street," without requiring them to use the same tracks. Vote NO.

No. 4: Permitting contracts entered into by the Board of Works to be signed by two members instead of the whole board, and relating to extensions of time. Vote NO.

No. 5: Relating to the improvement of any two unpaved blocks on a street otherwise improved. Vote YES.

No. 6: Increasing the assessor's salary from $4,000 to $8,000. Vote YES.

No. 7: Providing that the city may do its own street cleaning and sprinkling. Vote YES.

MAKING THE VOTER VOTE.

"Apathy" is a good old topic with reformers. Against it used to be charged all our political and most of our sociological ills, from loodling to divorce.

Just as people are growing tired of hearing about it, practical suggestions for its cure begin to be heard. The first requisite seems to be, to get voters to the polls, and there are half a hundred subjects with which legislatures might concern themselves to less advantage.

The man that has a vote and won't vote should be made to vote. The habitual non-voter is most frequently found among just that class of person to which we have a right to look for well-considered, conservative action on election day—the educated and intelligent. There is never much trouble in getting out the full strength of the uneducated and unintelligent. The man with the undisciplined imagination, the man whose mind is still the mind of the child, can easily be aroused to go and vote against something he is made to believe threatens himself or the public. It is the unflammable man, the smug, well-to-do citizen, who habitually neglects his duty in this direction.

Several ways have been proposed lately for stirring him up. In Pennsylvania there is a sentiment in favor of fining or imprisoning him if he doesn't vote. This is of doubtful constitutionality. Some reformers in Kansas City want to assess each voter $2.50 a year and remit it if he can show he has voted. This method looks practical, and might be given the form, in this State, of a remission of the poll tax.

It is human nature to hate to pay a poll tax. The tax is probably dodged more frequently than any other, and the part of it collected costs enormously to gather. The roads of the State are damaged every year almost beyond repair by farmers who dump loads of broken rock on them in discharge of this tax. Probably the farmer would much rather vote than go to the trouble of spoiling the road, if voting could be made to take the place of it, and certainly the public would be better off, while the remission, for voting, to the city man who ordinarily neither votes nor pays, would probably supply that person's emotional nature with the glow of conscious virtue, instead of the sneaking feeling he must have at present when he thinks of the poll tax collector.

WORK OF THE DIRECTORS.

Contracts have been Awarded for the Public Convenience Station at Union Square.

Three regular meetings of the Board of Directors, and four meetings of regular and special committees, have been held during the past month.

NEW MEMBERS.

The following thirteen members have been added to the Merchants' Association roll during the month:—

J. C. Rogerson.....Men's Furnishing Goods .....535 Valencia
John B. Whitney.....Silverware.....120 Sutter
R. Nichols.....Cigars and Tobacco.1139 Market
Phoenix Raisin Seeding and Packing Co...3 California
Hammond Lumber Co. Lumber.....Hayward Building
De Laval Dairy Supply Co. Dairy Machinery...217 Drumm
J. W. Richards.....Cooperage Stock .....Cal. Safe Deposit Bldg.
California Paint Co...Paints and Oils.....236 First
Bauer Lamp and Reflector Co. Lamps.....529 Mission
E. H. Rollins & Sons...Bankers and Bond Buyers .....335 Pine
Berry & Bangs.....Real Estate.....120 Sutter
Joseph B. Toplitz.. ...Stockbroker.....330 Pine
Crescent Feather Co..Mattresses and Feathers... .. .. 510 Washington

RESIGNATIONS.

The following ten resignations have been accepted:—

Schmidt & Bendixen..Cigars and Tobacco...3 Market
E. Martin & Co .....Wines and Liquors.....54 First
Ruediger & Loesch.....Restaurant.....111 Larkin
August H. Aubin.....Cigars & Tobacco...1 Grant Av.
John C. Schieck.....Stoves and Ranges..13 Bluxome
Elrick & Webster.....Men's Furnishing Goods .....209 Montgomery
Hinz & Plagemann.....Flour Mill... .....120 Mission
Commercial Transfer Co. Express..... .....115 O'Farrell
Morrison Lumber Co..Lumber..... 742 Brannan
Alex McCord & Co.....Livery Stable.....221 Ellis

NEW TRANSFER SYSTEM COMMENDED.

The new transfer system inaugurated on the lines of the United Railways of San Francisco having been in force long enough to test its merits, and having demonstrated that it is a great improvement on the old system, the Board directed that the following letter, commending the change, be sent to General Manager Chapman:—

San Francisco, November 7, 1902.

Mr. G. E. Chapman, General Manager United Railways of San Francisco.

Dear Sir: The Merchants' Association desires to commend the new transfer system inaugurated by you on the lines of your company in this city. The previous transfer system was the source of many complaints and this Association was frequently asked to urge changes to better accommodate the public.

While no transfer system probably will ever be devised that will give entire satisfaction to every one, the present system approaches so near to it that this Board of Directors desires to express its appreciation of the work, and we trust and believe that it will be found beneficial not only to the public but also to your company. Very truly yours,

The Merchants' Association of San Francisco.

FRANK J. SYMMES, Pres.

L. M. KING, Secretary.

PROPOSED PUBLIC CONVENIENCE STATION AT UNION SQUARE.

The Park Commissioners having accepted the offer of the Merchants' Association to construct an underground public convenience station beneath the sidewalk adjacent to Union Square, contracts for the work have been awarded to the following parties, they being the lowest bidders:—

For general construction, Adam Beck, $3,395.

For plumbing and fixtures, W. S. Snook, $1,169.

Work will be proceeded with as rapidly as possible, but it will be at least thirty days before actual construction begins, as no excavating will be done until all materials are on hand, so that the work, when begun, can be completed rapidly and with the least possible obstruction to the public.

IMPROVEMENT OF ISLAIS CREEK.

The proposition to open and improve Islais Creek so as to render it navigable, is now before the community. Anything which will add to the water frontage of the city and provide additional wharfage facilities, is a matter of the greatest importance and should receive the attention and consideration of every citizen. As soon as the question of the jurisdiction of the city in this matter is determined, the board will personally examine the ground and conditions existing, in order to reach a conclusion as to the feasibility of carrying out this work.

DUPLICATE STOCK IN RETAILING.

In the many startling changes which retaildom has experienced of late years, the double-stock idea is one of the most pronounced. This consists in having, in addition to the regular departments, representatives of the same on a smaller plan elsewhere in the store—say, in the basement.

Briefly stated, the purpose is to accomodate "bargain hunters" with goods of lower grade, without carrying these lower grades in the regular stock.

At first blush the necessity of this would not be apparent; but merchants nowadays are not satisfied with anything like a restricted business, and the catering to first class only, means restriction. It means a comparatively small volume though the store could easily accomodate from two to six times the business without adding anything like these proportions to its expense—*Dry Goods Economist.*

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION

VOL. 7. SAN FRANCISCO, CAL., JANUARY, 1903. No. 77.

The Golden Gate, from the Hills back of the University of California

From a Painting by YELLAND. Illustration for "San Francisco and Thereabout," published by the California Promotion Committee.

A NEW YEAR RESOLUTION FOR THE SAN FRANCISCO MERCHANT AND BUSINESS MAN.

This is the season when it is customary to overhaul our conduct, take stock of the results, and lay in a supply of good intentions for the year. It is proper for a community to go through the process, as well as for an individual. THE REVIEW wishes to suggest a good resolution for the members of the San Francisco business community to make; and that is, to join the Merchants' Association.

There is nothing that, in the long run, will do the community more good, and it presents about the only existing way whereby the individual can make himself an efficient factor in working out the advancement of the city.

At the opening of the year 1903 there are probably more trusts, combines, "gentlemen's agreements," mergers, consolidations of interest, unions, alliances and federations than ever before in the history of the world. The art of combination and the force of collective action have been discovered. They are the result of the conviction that the power of any man, working alone, is nothing compared with the power he might wield as part of an organized body. There are tasks too great for the individual, but easy for an association of individuals. There are enterprises on which public prosperity and growth depend that are impossible except to associations of men who can come together and, in certain agreed matters, make up their minds to be one body.

The more closely a community can approach this condition, the greater its achievement will be and the better it will get on. And there is no community in the United States that needs to understand this more than San Francisco. Probably because the pioneers were, for strength of individuality and power of single-handed initiative, the selected of the nation, the strongest impulse in our civic life has

been the principle "every man for himself." Action from that impulse became a fixed habit. While the city was young and its requirements simple, the habit was a good one. But it will not do to-day. It belongs to the era of cobble-stone pavements and dirty streets, private watchmen and a volunteer fire department. Improvement, expansion, enlargement of the city's life in a modern sense, if only sufficient to keep San Francisco out of the ranks of the "has-beens," demands a different method.

The city's opportunities are greater to-day than they have ever been, but to take advantage of them requires action in concert. It is not possible to make them effective, either while citizens are divided by selfish and conflicting aims, or from old custom are standing around wishing things for their city as individuals that they might easily get for it as an organized body.

San Francisco needs better government. She needs a better administration of the water front. She needs more seawall and better wharves. She needs all the added room for commerce that such plans as the improvement of Islais Creek would afford. She needs improved thoroughfares to accomodate her growing traffic and increase her facilities for handling the freight of her railways and steamer lines. She needs better transportation arrangements with the Pacific islands and the Orient. She needs a direct steamship line to Alaska. She needs lower port charges, and especially she needs emancipation from the pilotage monopoly that has her ocean trade by the throat and arbitrarily taxes and hampers her commerce. She needs a better understanding with the State at large on all subjects of common interest, such as irrigation, and State promotion east of the Rockies. She needs better pavements, cleaner streets, more small parks, greater harmony in her architecture, trees on her residence thoroughfares, and all her hills clad in verdure and beauty as added park attractions to strangers.

All these things she needs, and more; but none of them can be obtained by any private citizen acting alone. All of them, probably, could be obtained by the action of enough citizens working in unison. The civic spirit that will sink personal differences, class animosities and neighborhood jealousies, and unite for the general welfare, can move mountains of sloth, indolence and entrenched hoggishness.

The Merchants' Association of San Francisco has demonstrated what can be done when public spirited men get together without selfish motives, and determine to make their private interests in some degree subservient to the common good. It has cleaned the down-town streets, introduced San Francisco to modern pavements, improved the street lighting, caused the removal of overhead wires, secured ordinances regulating advertising signs, brought conventions here, made itself a medium for the expression of the sentiment of the business community on matters of municipal interest, and is making the city a New Year gift of one of the finest public convenience stations in the country. This is but a fragmentary list of its achievements for San Francisco's good. Almost every subject that concerns the local public is deliberated upon by its directors or investigated by its agents. If action by the authorities seems advisable, their attention is called to another chance to improve or beautify the city; if action by the Association seems the better way to treat the case, the Association acts. Its methods are necessarily conservative, and its action only follows a thorough examination of the subject—such examination as the individual, busy with his own affairs, is rarely in a position to make—but if a complete record of its performance during the past eight years in the attempt to raise San Francisco to the standard of a modern, progressive municipality could be given here, it would show an immense range of activity of an astonishingly practical character.

The individual can not do such work alone. He has neither time, equipment nor expert assistance. Organization, however, gives him all three. It is the only method by which great public ends can be gained.

And the work has been appreciated. The Merchants' Association is already large, powerful and prosperous. More than 1,200 individuals and firms are on its roll and take a vital interest in its work, while more are joining every month. Its revenues are so large that without fear for its exchequer it can make a five-thousand-dollar donation to increase the comfort of San Francisco's citizens and visitors. Yet large and influential as it now is, it should be but the nucleus of a far bigger and stronger body—a union of all San Francisco's business men, whose actuating principle should be: "United action for our city's good." Capitalists are organized, laborers are organized, political parties are organized, job hunters and tax-eaters are organized, formally or informally, because of the old but eternal reason that in union there is strength. The merchants of San Francisco should be organized—to a man. They should feel that this is their city, and that their prosperity depends upon its continued and uninterrupted progress. It is the method by which results are obtained in New York, Boston, Chicago and every other municipality that wishes to keep up with the procession.

The New Year smiles on San Francisco. Opportunity beckons. The city's population is larger than ever before. Millions are being invested in buildings for the housing of new citizens and the accomodation of new industries. More than half the people have money in the savings banks, and the deposits, per capita, are said to be unequaled in the United States. The bank clearings are the largest and the real estate values the highest we have ever known, and the Pacific Cable, whose more operation will give this city thousands of dollars worth of advertising all over the world, it at last a reality. All San Francisco needs in order to realize these possibilities and make this prosperity solid and unshakeable is the will of her citizens to stand together, and as one body, to seize the day.

Unite. It is the way to make sure of the present and get an iron-bound mortgage on the future. Every citizen eligible to membership who wishes to see his city grow, expand, advance and carry him with it, should be a member of the Merchants' Association, and should feel that his membership proclaims to the world that he stands with the directors for all measures which promise to make San Francisco a larger, finer and more beautiful city, and a better place to live. Every merchant and business man should resolve to add his influence and moral support to this body, throughout the coming year. That is a resolution worth making and worth keeping.

If you are eligible to membership in the Merchants' Association, or if your firm is, cut out the blank printed below, fill it, and send it to the Association's office.

Any person or firm in good standing doing business in San Francisco may become a member by submitting their, his or her name to the Board of Directors, and, upon being elected, by subscribing to the constitution and paying the entrance fees and monthly dues. *Art. III. Sec. I, Constitution of the Merchants' Association.*

Professional men who own property in San Francisco are held to be within this class and eligible to membership.

At present, there are no entrance fees, and the dues are but $1 a month.

San Francisco, *190*

BOARD OF DIRECTORS, MERCHANTS' ASSOCIATION,

Mills Building, Seventh Floor, Rooms 7, 8 and 9.

Gentlemen:

We hereby make application for membership in your Association.

Firm Name _____

Address _____

Business _____

THE POSSIBILITIES OF ISLAIS CREEK.

Channel Easily Accessible from the Heart of the City, which, if Dredged and Improved, Would Give San Francisco Twenty Per Cent More Water Front.

THE CREEK IN ITS PRESENT CONDITION.

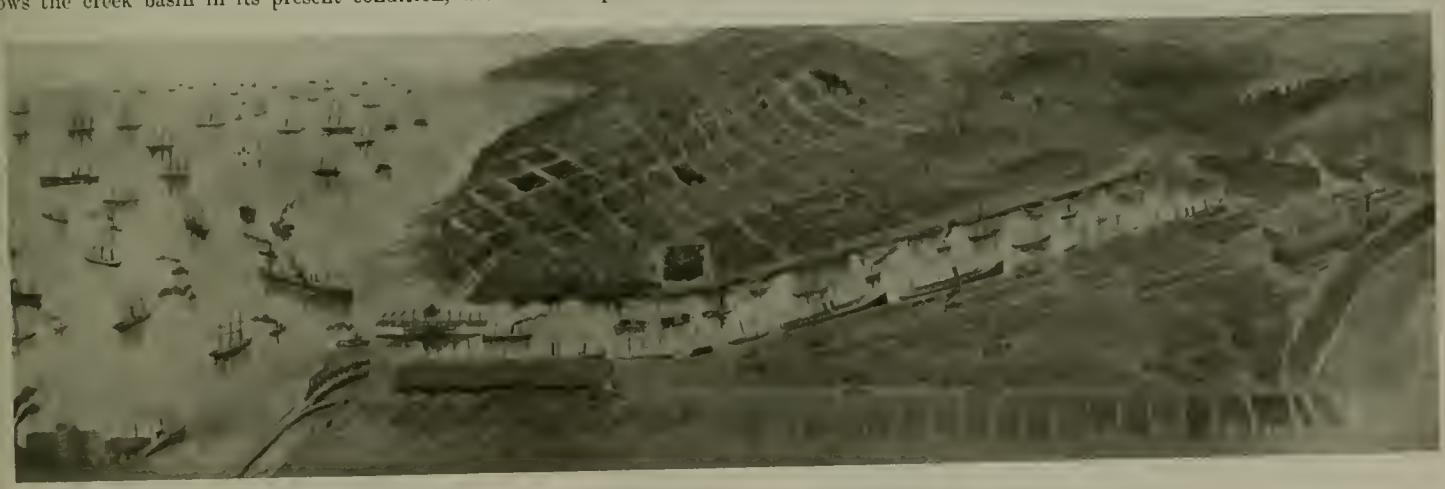
One of the undeveloped opportunities of San Francisco is in the little inlet running up from the bay on the south of the city to a point near e Mission district, and known as Islais Creek. This inlet ought to be navigable water for sea-going vessels. Its location for quays and wharves is surpassed, and the water frontage it presents, or would afford under proper conditions, is needed by commerce even now. Unfortunately, opportunity has been neglected, and the creek rendered temporarily useless for its most valuable purpose. At the present time it is closed by railway trestle, and by a solid earth fill with a culvert in it through which the tide ebbs and flows. Most of the land in the immediate neighrhood is unoccupied and seems destined to remain so as long as the creek continues to be a mere unimproved slough.

Some notion of its possibilities may be derived from the fact that the creek is over a mile long, and 200 feet wide, that its inner end is within mile of the center of the populous Mission district and that it can now be reached from the corner of Market and Kearny streets by a car ride of out 20 minutes.

San Franciscans like to think about their city as the future New York. Yet New York has nearly 400 miles of water frontage, and San rancisco ten, available. The commerce of this port is growing rapidly enough to warrant the hope that it will some day rival New York's, but a ndition precedent is that the city shall find room for it. At the present time it is often hard for vessels to get a berth, and commerce is being rced across the bay. Investors declare there is no more water front property to be had in this city at any price, and manufacturers show a dispon to go to Oakland, Point Richmond and Port Costa.

If the trestle and fill could be replaced with drawbridges, and the channel dredged throughout its length, the water frontage of the city ould receive an addition of two miles, or twenty per cent of its present capacity. Moreover, the region is admirably suited to the purposes of a anufacturing and shipping center. It forms part of the Potrero, and in the vicinity are rope-walks, refineries, tanneries, foundries and great ip-building works. There is no doubt that, properly handled, this section of the city would become a leading manufacturing district, and ould do a great deal to secure San Francisco's prestige as the industrial and commercial center of the Pacific Coast for all time to come.

The pictures with this article were made at a time when private enterprise contemplated the improvement of Islais Creek. The upper one hows the creek basin in its present condition, with the exception of a few houses built since the picture was made; the lower one is a sort of



WHAT THE DISTRICT MIGHT BECOME.

graphic prospectus of what could undoubtedly be realized by the improvement. The fact that the plan was not executed is nothing against its practicability under proper auspices. All such enterprises have to be projected a great many times before they are finally carried out.

The control of this water is in the federal government, which could compel the removal of the obstructions if the necessity were brought to its attention, but the dredging of the channel would require an appropriation, which it would take several years to get. In the meantime San Francisco needs the room, to prevent the loss of trade and industry that once gone will not return. The city could well afford to do the dredging and look to the federal government for reimbursement. Even if part of the facilities provided were a little in advance of the demand, the public would only be following an example of expansion of business that in private enterprise has come to be regarded as a conservative method.

A POET'S BOOK ON BEAUTIFUL SAN FRANCISCO.

Charles Keeler Writes for the California Promotion Committee a Superior Work for People in the City to Send to their Friends in the East.

A few years ago, the writer had occasion to visit New Orleans, and sought eagerly for some sort of ready-made literature that should convey an adequate knowledge and impression of that fascinating city; something the common guide-book always fails to furnish. The thing desired was not information about hotels, street car lines, churches, theaters, restaurants and cemeteries, which can be obtained from any policeman, but something that should give the spirit of the people and the flavor of the place, the charm of a quaint locality and a realization of its life, character and romantic past.

A GLIMPSE OF THE BUSINESS SECTION—*Illustration for "San Francisco and Thereabout."*

Such a thing was not to be had. So far as the writer knows there had not been written, until this year, a book which should aim to do, systematically and designedly, for any American city, what poets, artists and fiction writers have done to give Europe its greatest attractiveness and make people who read of it long to travel there.

A GOOD PIECE OF WORK.

Henceforth, however, San Francisco will be thus endowed. Through the efforts of the California Promotion Committee a work has been produced which does exactly that; "San Francisco and Thereabout" expresses, defines, and realizes to a surprisingly full extent the interest and fascination of this most interesting and charming place. It reads like a novel. It has character and flavor. The romance of the city's history is artistically expressed, and the variety of its modern life is thoroughly well treated. The traits that still persist in the civic character are traced to their sources in the days of the Padre, the Mormon, the Yankee hide and tallow trader, the Argonaut, the Sydney Cove, the Vigilante, the Bonanza King, the reckless stock gambler, and the serious and sober-minded citizen who foresaw a permanent value in the place, and helped mould all together into the well-regulated but vigorous social organism of to-day.

The committee did well when it chose Mr. Charles Keeler to write the book. This coming nature-poet of California and the Pacific is already well known locally for his work in verse, and he has brought to the task all the vigor and force that vitalize his rhymes, guided by a practical judgment that poets do not always command. He has made his art serve the purposes of a handbook, and produced a handbook which is distinctly artistic.

This means that the book will do the work intended; it will make strangers who read it wish to visit San Francisco, and it will enhance their enjoyment of the city a hundred per cent when they get here. And probably it is the only thing of the kind in the country.

THE TOPICS TREATED.

This list of chapter headings and illustrations will give some idea of the arrangement and scope of the work.

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There is very little of the cataloging m... notony of Baedeker in all this, and yet the m... list is sufficient to arouse the interest of t... San Franciscan in the poetic charm and natu... beauty of what lies too much neglected at h... door.

The stage of commercial advancement is i... dicated in the chapter headed "Vignettes ... City Streets," a particularly vivid represent... tion of the nervous activity of a city with ... "driving climate."

INTERESTING LOCALITIES.

Hotels, theaters, restaurants, clubs an... studios are not slighted in the book; but th... beauty of it is that instead of listing them in th... dry and perfunctory guide-book fashion, M... Keeler has caught and reproduced those tra... which make them peculiarly San Franciscan... and through which they help make San Fran... cisco peculiar among all the cities of the Unit... States; while the Latin Quarter, Chinatown... the Barbary Coast and the waterfront, are mad... to exhibit their characteristics with the con... vincing and attractive fidelity, not of photog... raphy, but of literature. There is the made-to... order setting for many a good novel in the bod... of Mr. Keeler's work.

All San Francisco is so much a show-pla... that it is hard to select the particular kinds o... show-place which form the staple diet of th... traveler elsewhere. It is a strange focus of ol... and new, Occidental and Oriental, northern an... southern, of human fish, flesh and fowl, of Euro... pean and Asiatic civilizations in silent but n... less dramatic collision. Yet, beside the gather... ing-places of its conglomerate life that have already been mentioned, there are many points to which tourists and residents alike profitably resort for pleasure and recreation. Mr. Keeler mentions the Mark Hopkins Institute of Art, the museums, the Greek church, the Academy of Sciences, the Pacific Commercial Museum, the fine libraries and similar institutions that have been built up in response to the demands of civic life. The Sutro baths, the Cliff House, and Golden Gate Park receive due attention.

THE NEW SAN FRANCISCO.

There is prophecy in the book as well as history, and keen analysis of the events that are making San Francisco great in a modern and permanent sense. In the chapter devoted to "The Awakening of the City," the author says:—

> Years before Dewey's guns thundered at the gates of Manila, far-sighted men had predicted that the strife for commercial supremacy was destined to shift ere long from the Atlantic to the Pacific, but their prophecies had fallen upon deaf ears. The Eastern States took little note of Pacific Coast events, save to chronicle a prize fight or a sensational murder. But when regiments of soldiers came pouring into San Francisco on their way to the Philippines, the attention of the Nation was centered here. It began to dawn upon men, both at home and abroad, that this was the port of departure not merely for the Spanish Islands of the Pacific but also for the Orient beyond. The strategic importance of San Francisco was impressed upon the dullest minds. Complications in China requiring the presence of American troops there, served but to deepen this realization. The moving of an army of seventy thousand men to and from these remote regions, the presence of fleets of transports in the harbor, the stimulus of

e in new channels, all served to rouse the nant city.

multaneously with these stirring events came re-organization of the Southern Pacific Rail- . As a part of the great Harriman System, a y of co-operation with the people in the build- up of the State has been vigorously pushed. It ow apparent on every hand that the interests ne railroad and of the people are one. If the ries of commerce are obstructed, will not the es of the State wither? Or conversely, if the politic be not sound and strong, will it not tably impair the circulation of trade? To p this fundamental proposition of the organic ection between the people and the avenues ommerce, and to work to make this relation- a just and harmonious one on both sides, is first essential to the prosperity of a country. importance of this new spirit cannot be over- ated in an analysis of the factors which are at work in rejuvenating San Francisco. The ered staff of Tannhauser has burst into leaf, the dead past shall bury its dead.

he book is beautifully printed on heavy, le-edge paper. The illustrations are ndid specimens of half-tone work, and have inked in a deep brown tint that reproduces ingly the warm, sunny atmosphere their cts have derived from a warm, sunny cli- .

RUCTIVE TO EASTERNERS.

together the work is an achievement, and n which the Promotion Committee and San ncisco may justly take pride. We know of ther American city that is the subject of a good book, and if widely distributed in East it will give San Francisco better ad- sing among travellers than has been ob- d by any other western municipality. It sale at the Promotion Committee's head- ters, 25 New Montgomery street, for 50 . People are buying it to send to their ds in the East, and it is certainly handsome interesting enough to compare favorably many of the gift books of the past season. ing could be finer as a souvenir of San ncisco, or as a reminder to the Easterner of he misses by staying on the wrong side of Rockies.

THE HOUSING PROBLEM.

he current number of *Municipal Affairs,* d quarterly by the New York Reform Club, ains a thorough discussion of the problem ousing the poor, a matter made difficult urope and some cities of the East by the l growth of city populations during the few decades.

housing conditions in the United States, and, Germany and France, there are ex- tive descriptive articles by Robert Hunter, Ashley, Lettice Fisher, W. B. Guthrie Willard Hotchkiss; while remedies, from transit to socialism, are treated by Adna eber, Louis F. Post, John Mann, Jr., rt W. De Forest, Ellen Collins, John rds and Henry W. Wolff.

e entire field seems to be covered, and most e articles contain a gratifying array of facts and statistical information. Any lesiring to understand the subject can find ll set out in *Municipal Affairs.*

recently as 1886 France had 219,270 s without a window, all the light and air g to enter through the door.

wn to a year ago the London county coun- ad provided 2,132 tenements, with 5,012 s.

tween 1890 and 1895 the suburbs of Berlin d 166,000 inhabitants or 62 per cent of ity's total increase.

GENERAL PRAISE FOR THE CONVENIENCE STATION.

Donation Arouses Comment in the East, and the Merchants' Asssociation is Complimented on its Public Spirit.

A gang of men tore up the sidewalk on the west side of Union Square, opposite the end of Union Square avenue, on Dec. 22d, and began to excavate for San Francisco's first underground public convenience station. The event aroused no little interest among the passers-by, many of whom commended the work in unmeasured terms when its purpose was made known to them. The materials for the general construction are all on hand, and as soon as the contractors are ready for them the plumbing fixtures will arrive from the East, so that there will, it is hoped, be no delay. It is expected that the station will be completed within sixty days, and if weather conditions are favorable it will not take that long.

The act of the Merchants' Association in donating to San Francisco a public underground convenience station, the first of its kind west of the Rocky Mountains, is meeting with the heartiest commendation from all classes of citizens.

CAUSE FOR PUBLIC PRIDE.

Members look upon it as one of the most satisfactory acts of their organization since its inception. Persons who had never before expressed a desire to assist the Association's work have applied for membership and promised their active co-operation in future. People ask why it has not been done before, and when told of the efforts the Association has been making for the last four years to induce the city government to provide this essential to the comfort of citizens and visitors, express surprise that there should have been a moment's hesitation on the city's part after the need was pointed out.

It is a matter in which all San Franciscans can take a just pride, that the public convenience station has attracted attention and aroused comment in the East. There, among persons interested in municipal progress, it is known that San Francisco is to have the finest structure of the sort in the country, and the public spirit of its donors is looked upon as a promise of civic progress.

ENGINEERING JOURNALS INTERESTED.

Municipal Engineering, a magazine "devoted to the improvement of cities," and published by the Municipal Engineering Company of Indianapolis and New York, says in its current number:—

> The Merchants' Association of San Francisco has prepared plans for a public convenience station adjacent to Union Square, of which it will make a gift to the city. The plan is quite similar to the general plan proposed by the Association last year, which was illustrated and described in "Municipal Engineering." The larger cities are slowly awakening to the desirability of such provisions as this, but none of them have as yet provided as satisfactory structures as this one promises to be.

The *Municipal Journal and Engineer,* published in New York, gives the project extended complimentary notice, the editor saying, after inspection of the plans:—

> As a result of persistent effort on the part of the Merchants' Association, the city of San Francisco will have, in the near future, one of the most complete convenience stations to be found in the United States. It will be the first of its kind on the Pacific Coast, and it is hoped by the Association that additional structures will be provided by the city and that this good example will be followed by other municipalities in the west.

MILWAUKEE WANTS PLANS.

Governments of progressive Eastern municipalities have also had their interest aroused by the project and have written to the Association for particulars. The following communication has been received from Milwaukee.

> Milwaukee, Nov. 29, 1902.
> L. M. King, Esq., Secretary Merchants' Association, Mills Bld'g., San Francisco.
> Dear Sir:—I am interested in an underground public toilet, and I see by the "Engineering News" that plan and section may be obtained from you. Will you please mail me copy of them and oblige,
> Respectfully yours,
> CHARLES J. POETSCH,
> City Engineer.

INQUIRIES FROM DETROIT.

Detroit, one of the most modern cities in the United States, has made the following inquiry through its Commissioner of Parks and Boulevards, Mr. R. E. Bolger.

> Detroit, Nov. 29, 1902.
> Mr. L. M. King, Mills Bld'g., San Francisco.
> Dear Sir:—I see in the "Engineering News" of Nov. 27th that there is to be an underground public comfort station built in San Francisco by the Merchants' Association, and presented to the city. It also states that a plan and sections of the station are given in the "Review," copies of which may be obtained from you.
> This commission has contemplated building a toilet under the roadway at the entrance to Belle Isle Park, and I assure you would be very much pleased to receive a copy of the "Review" showing the plans mentioned.
> Thanking you in advance for the courtesy, I am,
> Respectfully yours,
> M. P. HURLBUT,
> Secretary.

These and all similar requests for information have been promptly complied with. The following letter of appreciation and congratulation has been received from one of the most widely known experts in city government in this country, Dr. Wm. H. Tolman, director of the League for Social Service, New York. The italics are ours.

AN EXPERT'S APPRECIATION.

> New York, Dec. 1, 1902.
> Mr. L. M. King, Sec'y.
> My Dear Sir:—I thank you very much for your kindness in advising me of the action of your Association regarding the Public Comfort Station which they have given to the city. *It is the first instance of such a public gift to a city by a body of its citizens.* It ought not to be, for the city should provide its own stations.
> Can you send me photographs of the site, and also the elevation, as I would like to use them for lantern slides in a lecture which I am to give Dec. 17th. If I may have your co-operation in this matter it will be a favor which I shall appreciate, and I can also speak a good word for the civic enterprise of your Association. With cordial greetings, believe me,
> Faithfully yours,
> WM. H. TOLMAN,
> Director.

It is generally felt that the construction of the station will be a step toward providing San Francisco with some of the needed physical equipment of a modern municipality, and toward bringing it up to the standard of the best cities of Europe. If it shall have that effect, the members of the Merchants' Association generally feel that the effort will be well repaid.

THE FUTURE OF THE GEARY STREET RAILROAD.

Whatever is Done With it, the City Wants No More Unsightly Trolley Poles and Dangerous Overhead Wires.

Written for the Review by L. M. KING, Secretary of the Merchants' Association.

The people of San Francisco, at the election on December 2d, indicated that they were not in favor, for the present at least, of trying the experiment of running the Geary Street Road as a municipal railway. It is now in order to consider what is to be done with the road when the franchise expires next November.

There are two courses open to the city, provided the matter is not again submitted to vote. One is to take over the road and lease it for a term of years, and the other is to let a new franchise.

In either case, one of the conditions should be that the road shall be re-constructed and the underground conduit electric system used.

One of the best features of the proposal for the city to construct and manage this road was that the underground conduit system would be used; and this would have furnished an object lesson which would certainly have demonstrated its advantages to the public and aroused public opinion to the extent of insisting that other roads in the central portion of the city should gradually remove their unsightly poles and overhead wires.

The companies have long desired to use electricity on Market street but the public will not consent to the erection of trolley poles on our principal thoroughfare. No objection could be reasonably made to the use of the underground electric system on Market street, and, on the contrary, it would be a decided benefit and less dangerous than cable cars.

The success of the conduit system has been fully demonstrated in New York and Washington, where the conditions are more adverse than in San Francisco.

We certainly do not want the present cable system continued on Geary street for another term of years, and no more poles and overhead wires should be permitted in the central portion of the city. The fact that the road must be re-constructed presents an opportunity which should not be neglected.

The city should, when the present franchise expires, lease the road or award a new franchise for a term of twenty-five years, one of the conditions being that the road shall be entirely reconstructed and the grooved rail and underground conduit system used, at least this side of Central avenue.

There is little doubt that parties will be found ready to bid for the road on a twenty-five year franchise. At any rate, this can be easily determined by offering such a franchise for sale. The result would be that the city would receive the benefit of the same object lesson of such a system in actual use, as it would if the vote had been in favor of municipal ownership; and, in addition, the road at the end of twenty-five years would revert to the city. The city will then have an underground conduit road with grooved rails, ready for immediate use. Electricity to run it can, no doubt, be obtained from some of the power companies and municipal ownership can be tried then at little expense.

The citizens would probably be willing to try the experiment of municipal ownership on a street railroad when it could be tried without any great initial outlay and the success or failure of it could be determined without their being taxed for a large bond issue to pay for construction.

RELIEF IS AFFORDED TO MAIL DOCK TRAFFIC.

Efforts of the Merchants' Association and Other Bodies Secure a Good Roadway Up Town.

One of the most important tasks undertaken by the Merchants' Association at its annual meeting last May, has been completed. A practical road for trucks has been provided from the Mail Dock to Spear street, which will enable traffic to get into town without having to zig-zag along the wharves or run the risk of being stalled in the mud.

A thirty-foot roadway has been paved on First street from Brannan to Bryant, and on Bryant from First to Beale, and the whole width of Bryant street has been paved from Beale to Main.

In this undertaking the Merchants' Association worked in conjunction with the Draymen's Association, the Board of Public Works, and Mr. A. B. Maguire, formerly of the Board. Efforts had been made to secure this accomodation for traffic for several years without success. By inducing frontage owners that had opposed the improvement to give their consent to it, the Association removed the last obstacle

SHADE TREES PROTECT PROPERTY FROM FIRE.

Two Blocks of Stockton Residences Saved From the Flames by Rows of Elms.

The value of shade trees in city streets received rather emphatic confirmation at the Stockton fire of September 28, when half a million dollars worth of property, including the Agricultural Pavilion, went up in smoke. There was a high wind at the time and it seemed as if a large part of the city might be swept away. A dispatch to a local paper says:

Probably the trees proved of more assistance to the firemen than anything else in getting the fire under control. On either side of the cross streets, Lafayette, Sonora and Church, rows of cork elms in full foliage reduced the force of the wind and also retarded the advancement of the flames. It was the trees at Church street that made it possible for the firemen to keep the fire from crossing that thoroughfare, and two blocks of residences to the south were saved.

If people want practical and materialistic argument in favor of improving their property with shade trees, here it is. Insurance companies could afford to encourage tree-planting.

MERCHANTS' ASSOCIATION AND THE TRANSPORT AFFA

Correspondence which Helped Retain th Headquarters of the Service at this City.

The story of the attempt to remove the he quarters of the government transport ser to Seattle has been pretty thoroughly rehea in the daily press, and perhaps at gr length than the degree of the danger deser When the affair seemed critical, however, Merchants' Association, in conjunction with Board of Trade, Chamber of Commerce, M facturers' and Producers' Association and o civic organizations, exerted itself to preve substantial loss of business to the city. indication of part of its activity will be foun the following telegrams, sent from and rece at its offices in the Mills Building.

San Francisco, Dec. 5, 19

E. H. Harriman, Pres. Southern Pacific Co., Broadway, N. Y.,

E. P. Ripley, Pres. A. T. & S. F. R. R. Co., Chic Ill.

Merchants' Association of San Francisco u you to use every effort to retain Governm Transport business for this city. If steam lines cannot handle the service with present e ment, is it not possible for them to hire tempor sufficient number of transport steamers from government on time charter, either admiralty f or bare ship? Very low time charter would better for government than laying up steam Immediate action necessary. Answer what can expect of you.

Merchants' Association of San Francisco,
ANDREW M. DAVIS
Vice-Preside

New York, N. Y., Dec. 6,

Andrew M. Davis,
Vice-Pres. Merchants' Association,
San Francisco, Cal.,

Message 5th inst. received. Will make e effort to protect our mutual interests in connec with business referred to.

E. H. HARRIMA

Chicago, Ill., Dec. 6,

A. M. Davis,
Vice-Pres. Merchants' Association,
San Francisco, Cal.,

Doing everything possible to retain governm business to your city but we are not intereste steamship lines and it rests with existing st ship lines from San Francisco to protect their interests. Rates offered by Mr. Hill are steamers only and if steamer lines out of Francisco cannot meet his rates they have no to blame but themselves. E. P. RIPLE

San Francisco, Dec. 5,

R. P. Schwerin, Esq.,
120 Broadway, New York.

We have telegraphed Harriman as fol Merchants' Association of San Francisco u you to use every effort to retain Governm Transport business for this city. If steam lines cannot handle the service with present e ment, is it not possible for them to hire tempor sufficient number of transport steamers from government on time charter, either admiralty f or bare ship? Very low time charter would better for government than laying up steam Immediate action necessary. Answer what can expect from you.

Merchants' Association of San Francisco,
ANDREW M. DAVIS
Vice-Preside

New York, N. Y., Dec. 7,

Andrew M. Davis,
Vice-Pres. Merchants' Association,
San Francisco, Cal.,

Referring to your telegram Dec. 5th hav advise you steamship interests out of San F elsco will make every effort to retain governm business for that city R. P. SCHWERI

Mr. Symmes, president of the Merch Association, who was then in New York ferred with Mr. Harriman and Mr. Schw and then went to Washington, where he Senator Perkins and other influential men of Congress; the result of the efforts o parties being that the transport business stay here for the present

JUVENILE COURT BILL READY FOR LEGISLATORS.

If the Lawmakers do their Part Children and Criminals will No Longer be Herded Together.

A bill providing for the establishment in California of juvenile courts in which delinquent children can receive treatment suitable to their condition, will probably be introduced in the legislature at the opening of the coming session. The absence of such a law, and the prevailing practice of herding children convicted of minor offenses, in the same docks and jails with adult habitual lawbreakers, has long been felt by intelligent Californians to be a point in which their state is far behind some of her sister commonwealths in the East.

As announced in the REVIEW last May, Judge Sloss was requested by members of the California Club, the Associated Charities, and the Merchants' Association, to draft a bill that should provide the essential features of intelligent Eastern legislation on this subject. Judge Sloss was compelled to go East, and the task reverted to Mr. O. K. Cushing, attorney-at-law, and chairman of the legislative committees of the State Conference of Charities and of the Associated Charities of San Francisco.

Mr. Cushing has given the matter much study and the bill as drafted will follow, in general, the form of the Pennsylvania and Illinois Juvenile court laws, with such adaptations as have seemed necessary to comply with the state constitution, and with the charter of San Francisco.

In regard to the latter instrument, some difficulty is anticipated in the endeavor to give the Superior Court original jurisdiction of juvenile criminals, instead of the police courts to which it is now entrusted, and before the plan is in practical operation it may be necessary to have the statute pass the inspection of the Supreme Court. But in some way, special courts will be arranged for juvenile delinquents eventually, if the legislature will do its part and pass the bill.

JUVENILE COURT IN MICHIGAN.

At a recent public meeting in Detroit the subject of juvenile courts was discussed at length. The Rev. Nehemiah Boynton and Judge Murphy strongly advocated the juvenile court and said it could be established by the next legislature without expense to the tax payers.—*Juvenile Record.*

DECORATIONS BRING RESULTS IN POST STREET.

Avenue of Green Attracts Shoppers, and Business Men Feel Repaid for Their Efforts.

The members of the Post Street Improvement Club deserve commendation for their enterprise in decorating their street for the holidays. They are showing what can be done by getting together, and are giving the rest of the city a needed lesson in the value of beautifying a street.

Four blocks were ornamented with evergreens. The unsightliness of the trolley poles was hidden and the poles made serviceable as supports for sprays and festoons. Even a rubbish chute, projecting from a building that was being remodeled, was clothed with boughs and converted into a green arch across the sidewalk.

It is said in Post street that the decorating cost $200, and that the expenditure produced tangible results. The crowded condition of the shops during the holiday season certainly testified to the popularity of tasteful decoration. And what is good for Post street should be good for San Francisco.

GERMAN LAW AGAINST UNFAIR COMPETITION.

Deception, Betrayal of Trade Secrets, and Similar Ways That are Dark, Made Criminal.

The term "unfair competition" is held in Germany to cover all methods that tend to injure a competitor, either indirectly, by concealing the quality of goods, unlawful use of trade-marks, etc., or directly, as in the disparagement of his business or wares, concealing the name of a firm, changing goods from one business place to another, and betraying business and factory secrets.

Many countries have laws against such practices. According to the French method of procedure, unfair competition is regarded merely as a cause for instituting and bringing a civil action against the offender, and is divided into different groups, according to the methods employed. Only in a few cases is a criminal procedure made possible by special law. The protection afforded trade in Belgium, Great Britain, Italy, and the United States is about the same as in France.

Germany has gone farther than any of the other countries, and is fighting the evil, not with civil, but with criminal law. This law went into force July 1, 1896, and has a certain connection with the law of May 12, 1894, regarding trade-marks.

The principal misdemeanors considered in this law are:

1. Fraudulent advertising, i. e., false declarations concerning methods of production, make-up or prices of wares; source of supply; reason for selling; possession or ownership of trade-marks. In the above cases, every business man or group of business men has the right to bring suit against the offending party, calling for the suppression of the above practices, also for damages. A fine not exceeding 1,500 marks ($357) can be imposed; repetition of such an offense is punishable with imprisonment not exceeding six months.

2. Detraction of a competitor, i. e., spreading false reports concerning the trade of another, his person, the manager of his business, or his wares. Offenses of this nature are punishable with a fine not exceeding 1,500 marks ($357), or imprisonment not exceeding one year.

3. Misusing another's name in such a way that an unfair advantage is gained. Offending parties must pay damages and are compelled to discontinue such practices.

4. Disclosing business secrets during time of employment. A fine not exceeding 3,000 marks ($714), or imprisonment not exceeding one year can be imposed, and in addition, judgment of damages sustained. Any competitor using information gained in this way, as well as any third person disclosing such information to him, is liable to a similar punishment.

5. Deception as to the quality of goods. The Federal Diet has been empowered to prescribe that certain articles are to be sold at retail only in certain quantities, lengths, according to certain numbers, etc., or with declarations as to number, weight, etc. The punishment for every infringement shall not exceed 150 marks ($35.70).

As regards the effect of the law briefly described above, the Berlin Society of Business Men and Manufacturers says that up to the present time it has been very beneficial. This effect is ascribed to the strictness with which the law is enforced. The knowledge that taking an unfair advantage of a competitor is not merely a breach of good faith, but is also punishable by fine or imprisonment, acts as a deterrent.

BRAINARD H. WARNER, Jr.,
LEIPZIG, September 8, 1902. Consul.

Kelberk, near Cracow, is a town which is located underground and is cut entirely from rock salt. There are 5,000 inhabitants, all workers in the salt mines, and all the houses and streets are of the purest white. *Philadelphia Press.*

THE VALUE OF PARKING A CITY'S THOROUGHFARES.

An Intelligent Investment in Grass, Flowers and Shrubs Will More Than Pay for Itself.

The time is near at hand when California cities will pay attention to the improvement of their streets by adding to their artistic effects. For many years our public highways have been treated from the utilitarian point of view—the accommodation of traffic. The energies of city officials have been devoted to matters of macadamizing, grading, paving, the construction of sidewalks, gutters, curbs and crosswalks. The problems connected therewith have been pretty nearly worked out.

The question of keeping the streets presentable is now before us. We can keep the roadway in fair condition for use, and the concrete sidewalks are always in good order, but the trouble is to keep that portion of the street not used for actual travel in a shape that will appear half-way decent.

The nightmare of city officials is how to keep the weeds out of the streets. Many expedients have been tried. Ordinances requiring property-owners to remove the weeds have been passed, but have usually failed in the enforcement. Threatened arrest sometimes proves effectual as against actual residents, but as against non-resident property-owners the threats are inoperative. Sidewalks are more often cleared than is the area between the curb line and the carriage track. Sometimes the town removes the weeds and then tries to collect the cost from the property-owners. It never tries this plan but once.

We believe that the correct solution is not to have any place for weeds to grow. In other words, where weeds can grow, in their place should be grown something which is ornamental.

The streets should be parked and planted with grass, shrubs and flowers.

That is the solution.

And it will pay.

As an investment it will enhance the value of property on all streets that are properly parked—enough to pay for the cost of the work.

The parking a street must be done by the city and maintained at the city's expense, otherwise it will not be properly done.

The details as to how this work should be done are yet to be worked out. This is one of the problems of city betterment that must soon be solved, and there is need for the application of intelligence of a high order. But we believe it can be done.

The first city with properly parked streets will receive marked attention. It will attract visitors and home-seekers. It will grow, and we predict that it will grow faster than any one dreams of.—*California Municipalities.*

REDUCTION OF PUBLIC UGLINESS.

The first step in the adornment of a city is to introduce those features which add to the comfort of the general public, such as the installation of drinking fountains in parks and public squares, and the introduction of settees and chairs. Too little attention is given by city officials to the general question of municipal art. There is no good reason why the electric light poles, trolley line poles, and other equipment necessary to the street should not be of an artistic design. While it is not always possible to make them add greatly to the beauty of the city, yet it is possible to make them less obstrusively ugly, and at little or no increase in the expense.—*Municipal Journal and Engineer.*

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This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

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Shea & Shea..... 26 Montgomery

ART GLASS.

California Art Glass, B. & C. Works...
.....120 Second

ART GOODS.

Cohen, H..... 19 Grant Ave
Gump, S. & G.....113 Geary
Kennedy-Rabjohn Art Co.....19 Post
Sanborn, Vail & Co.....741 Market
Schussler Bros ..... 119 Geary
Vickery, Atkins & Torry.....224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co.....422 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co....
.....3 California

ASSAYING.

Price, Thos. & Son.....524 Sacramento
Simonds, Ernest H.....417 Montgomery

AUCTIONEERS.

Hasch Auction Co ..... 319 Sutter
Chase, Fred H. & Co.....1732 Market
Dinkelspiel, J. S. & Co.....115 Bush
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....21 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co.....709 Front
Schmidt, J. & Co ..... 115 Drumm

BAKERIES.

Pfost, Nicholas ..... 736 Third
Simkins & Thorp ..... 116 Erie

BANKS AND BANKERS.

American National Bank .....240 Montgomery
Anglo-Cal. Bank, Ltd.....200 Sansome
Bank of California.....400 California
Cal. Safe Deposit & Trust Co.....
.....Montgomery and California
Canadian Bank of Commerce.....
..... California and Sansome
Columbian Banking Co..C Spreckels Bldg
Comptoir National D'Escompte de Paris .....122 Sansome
Crocker-Woolworth National Bank or San Francisco.....600 Market
Donohoe-Kelly Banking Co.....
..... 100 Montgomery
German Savings & Loan Society.....
..... 526 California
Germania Trust Co.....42 Montgomery
Hibernia Savings & Loan Society....
.....McAllister and Jones
Italian-American Bank.....518 Montgomery
London & S. F. Bank, Ltd..424 California
London, Paris & American Bank, Ltd.
..... Sutter and Sansome
Mercantile Trust Company of San Francisco .....236 Bush
Murphy, S. G.....First Nat. Bank
Mutual Savings Bank of San Francisco .....33 Post
Nevada National Bank of San Francisco .....301 Montgomery
Rollins, E. H. & Sons.....335 Pine
Savings and Loan Society.....
..... 101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank...222 Montgomery
Swiss-American Bank...521 Montgomery
Wells, Fargo & Co.'s Bank.....
..... Sansome & Market

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Fink Co.....818 Market

BARREL MANUFACTURERS.

California Barrel Co.....327 Market

BAZAARS.

Emporium, The.....Market

BEER BOTTLERS.

Enterprise Bottling Co....2745 Sixteenth
Fredericksburg Bottling ..Co..1510 Ellis

BELTING—LEATHER.

Cook, H. N. Belting Co.....126 Fremont
Heins, Alex Belting Co.....93 Fremont

BICYCLES.

Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Mohrig, Edwin.....1622 Market
Varney, T. H. B.....1331 Market

BILL POSTERS.

Owens, Varney & Green.Market & Tenth

BOILER WORKS.

Eureka Boiler Works .....113 Mission

BOLT MANUFACTURERS.

Payne's Bolt Works..... 121 Howard

BOOK BINDERS.

Hicks-Judd Co ..... 23 First
Phillips Bros ..... 565 Clay

BOOKS AND STATIONERY.

Caryr L. H. ..... 16 Grant Avenue
Cunningham, Curtiss & Welch.....
..... 319 Sansome
Elder & Shepard .....238 Post
Hanak & Hargens.....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....204 Pine
Robertson, A. M.....126 Post
S. F. News Co.....242 Geary
Whitaker & Ray Co., The.....723 Market

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co.....129 Sansome
Eisenberg, Henry.....406 Kearny
Heim, F. L.....234 Stockton
Kast & Co.....738 Market
Keenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....534 Kearny
Nolan Bros. Shoe Co.....312 Market
Philadelphia Shoe Co.....10 Third
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe Co.
..... 42 Second
Williams-Marvin Co.....569 Market
Young, George H.....117 Bush

BOX MANUFACTURERS.

Gray's Harbor Commercial Co.....237 Cal

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery .....1225 Howard
National Brewing Co.....762 Fulton
Phoenix Brewing Co.....528 Noe
Schuster & Kroenke.....427 Valencia
Union Brewing Co.....18th & Florida
Wunder Brewing Co...Scott & Greenwich

BREWERS' & BOTTLERS' SUPPLIES.

Abramson-Heunisch Glass Co....10 Main
Bauer-Schweitzer, H. & M. Co.....
..... 632 Sacramento

BRICK MANUFACTURERS.

Patent Brick Co.....240 Montgomery

BRIDGE BUILDERS.

S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Harper, F. F. G. & Co.....409 Washington
Heise, Chas. Ed. & Co.....510 Battery
Mattoon & Danglada.....508 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. F.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmidell ..... 317 Sansome
Page Bros..... 302 California

BROKERS—SHIP AND FREIGHT.

Hirshaum, H. H. ..... 123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington .....324 Montgomery
Barron J. & Co..... 420 California
Bowman, G. F.....323 Hayward Bldg
Girvin & Eyre..... California
Goldman, Max.....212 Pine
Hecht Bros. & Co.....212 Pine
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Politzer & Co.....Clunie Bldg
Politz, Edward & Co.....406 California
Rethfish & Hochstadter .....413 California
Toplitz, Joseph H. ..... 330 Pine

BROKERS—TICKET.

Ottinger, A..... 620 Market

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg. Co..2178 Seventeenth

BUILDING AND LOAN ASSOCIATIONS.

Continental Building and Loan Association .....301 California
Pacific States S. L. & B. Co.....410 Pine

BUILDING MATERIALS.

Waterhouse & Price..29 New Montgomery
Pacific Portland Cement Co. .....
..... Claus Spreckels Bldg.

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co.....116 Battery

BUTCHERS.

Baccus, R. T.....
..... SW. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Heilbron & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Stone & Ecklon Co., The.....236 Sixth
Taaffe, Wm. & Co.....1537, 15th Ave. So.

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.....770 Mission

CAPITALISTS.

Bishop, Chas. R.....530 California
Center, John..NE. cor. 16th and Shotwell
Dean, Walter E.....81 Nevada Block
Denman, James..... 2218 Steiner
Ehrenpfort, Wm.....801 Fillmore
Fontana, Mark J.California and Front sts
Hayward, Alvinza..... 532 Market
Hopkins, E. W.....324 Pine
Hopkins, Timothy..... Mills Bldg
Levy, H. M.....41 Nevada Block
McDonald, Jasper..... Mills Bldg
Moore, A. A. Jr....Claus Spreckels Bldg
Phelan, Jas. D.....Phelan Bldg
Poniatowski, A ..... Crocker Bldg
Pope, George A. ..... Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus..... 327 Market
Spring Valley Water Works.....
.....Geary and Stockton
Thompson, R. R.....503 California
Wilson, J. C ..... 2400 Broadway

CARPENTERS AND BUILDERS.

Murray, S. C.....632 Howard
Robinson & Gillespie.....417 Sutter

CARPETS.

Gullixson Bros.....965 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walter, D. N. & E. & Co....529 Market

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works.....
..... 703 Valencia
Cal. Carpet Cleaning Works..339 Guerrero
Hampton & Bailly..... 116 Church
Spaulding, J. & Co.....853 Tehama

CARRIAGE COMPANIES.

United Carriage Co ..... Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Glenn, A. G. & J. Q.....1321 Market
Grave, B. & Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons..Golden Gate Ave & Polk
Schindler, H. B.....123 Spear
Studebaker Bros. Mfg. Co.....
.....Market & Tenth
Wertsch, William...100 Golden Gate Ave

CASH REGISTERS.

Autographic Register Co.....523 Market
Freeman, I.....1327 Market

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet Cemetery.....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....
.....661 Mission

CHARCOAL.

Oblandt, N. & Co.....Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.....
.....San Bruno Road and 27th
Western Chemical Co.....Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis.....416 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....101 Powell
Blaskower, M. & Co.....223 Montgomery
Brandt, Jacob.....415 Battery
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....314 Sacramento
Lane & Connelly.....204 Market
Langatadter, I. S.....401 Geary
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas.....101 Grant Ave
Nichols, R.....1191 Market
Ordenatein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Willard Bros.....635 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTORS.

Gates, M. E. Co.....109 California
Weil, W. M. Co.....105 Pine

CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

CLOAK AND SUIT HOUSES.

Cailleau, Armand.....114 Kearny
Columbia Cloak and Suit Housa.....
.....1022 Market
Davidson, D. M. & Co.....52 First
Golden Gate Cloak and Suit House..
.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner.....23 Montgomery
Brown Bros. & Co.....121 Sansome
Frank Bros.....535 Kearny
Hirsch Bros.....221 Montgomery Ave
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co.....11 Battery
Jewell, G.....530 Kearny
Kellus, Chas. & Co.....132 Kearny
Mandel, Pursch & Wiener....125 Sansoma
Neustadter Bros.....133 Sansome
Prager, A. J. & Sons.....857 Market
Roos Broe.....Kearny & Post
Schwartz, A.....62 Third
Straus, Louis.....11 Sansome
Summerfield & Roman....Fifth & Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cornwall, P. B.....204 Front
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal & Navigation Co.....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's John, Sons.....202 Sansome
San Francisco & San Joaquin Coal Co.
.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Wainwright & Easton.....131 Folsom
Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co.....117 Washington
Armsby, J. K. & Co.....138 Market
Biagi, D. & Co.....520 Sansome
Caffrey, John.....21 Sutter
Christy & Wiss Com. Co.....223 California
Cutter & Moaely.....302 California
Dairymen's Union.....128 Davis
DeBernardi, D. & Co.....409 Front
Demartini, John & Co....315 Washington
Dempster & Son.....320 Sansome
Dennison, Fleweger & Co.....117 Sacramento
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Freitas, M. T. & Co.....325 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri.....309 Washington
Greenway, E. M...Vallejo St. Warehouse
Griffin & Skelley Co.....132 Market
Grinbaum, M. S. & Co., Ltd....215 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hansen, John R. & Co.....310 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....10 Davis
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivancovich, J. & Co.....209 Washington
Kittle & Co.....202 California
Landsberger & Son.....123 California
Leist, C. J. & Co...Sacramento and Davis
Lercari, C. J. & Co.....524 Sansome
Lichtenberg, William.....215 Sansome
Lichtenberg, R.....303 California
Loaiza, W. & Co.....218 Sansome
Lowry, W. G. & Co.....40 California
Lyden & Co.....111 Front
Macpherson, A. M.....215 Washington
McLeod, Daniel.....321 Bush
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall.....310 Washington
Montealegre & Co.....410 Hayward Bldg
Nardini, A. & Co.....324 Davis
Pettigrew, John M.....210 California
Phillips, M. & Co.....202 Market
Porter Bros. & Co.Washington & Drumm
Scatena, L. Co.....104 Washington
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....210 Sansome
Southern Pacific Milling Co..224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Welch & Co.....220 California
Wetmore Bros.....416 Washington
Wheaton, Pond & Harrold.....110 Davis
Williams, The H. A. Co.....303 Market
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Young, Carlos G.....122 Davis
Zentner, J. & Co....Front & Washington

CONFECTIONERS.

Blum, S.....Polk & Sutter
De Martini, L. Supply Co.....112 Front
Gruenhagen & Co.....20 Kearny
Guillet, Chas.....905 Larkin
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....222 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Roberts, Geo. F. & Co....Polk and Bush
Rothschild & Ehrenpfort.....35 Main
Strohmeier, W. A. & Co.....1006 Market
Seidl, J. & Co.....658 Mission
Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.....
.....N.E. cor. Broadway and Front

COOPERAGE STOCK.

Richards, J. W...Cal. Safe Deposit Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph.....39 Flood Building

COTTON GOODS.

California Cotton Mills Co..East Oakland, Cal.

CRACKER MANUFACTURERS.

American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Co.....601 Folsom

CREDIT BUREAU.

Credit Agency.....508 California
Merchants' Credit Assn. of Cal.....
.....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....103 Pine
Cowen-Heinsberg Co.....319 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O.....Fourth and Mission

CUTLERY.

Helliwell, R.....108 Stockton

DAIRY MACHINERY.

DeLaval Dairy Supply Co....217 Drumm

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market
Wilson & Bro.....20 Drumm

DRAYMEN AND STORAGE.

Bekins Van & Storage Co.....630 Market
Bocarde, J. B., Drayage Co...22 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying & Whse. Co., The..
.....110 Battery
Overland Freight Transfer Co..203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....113 Battery
Teele & Co.....708 Sacramento
Union Tranafer Co....Bryant and Second
Western Tranafer & Storage Co.323 Front

DRIED FRUITS.

Phoenix Raisin Seeding & Packing Co.
.....3 California

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave
Boericke & Runyon.....231 Sutter
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Clough, Frank.....400 Ellis
Esters von Krakau, W.....25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
....S. W. cor. Van Ness Ave & Geary
Gates, J. R. & Co.....417 Sansome
Gleason Bros.....Clay & Kearny
Grant Drug Co.....38 Third
Lainer, Rd. Drug Co.....699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....405 Clay
Ryan, D.....3402 Mission
Searby's Pharmacy.....400 Sutter
Schmidt Val....S. W. cor. Polk & Jackson
Smith, E. J.....cor. 5th and Folsom
St. Nicholas Pharmacy..Market & Hayes
Wakelee & Co.....Bush and Montgomery
Weck, Co., F. A.....127 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
City of Paris Dry Goods Co., The....
.....Geary & Stockton
Curtin, C.....311 Market
Davis, R. D. & Co..Geary & Grant Ave
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg.....31 Grant Ave
Hale Bros.....979 Market
Kohlberg, Strauss & Frohman..107 Post
Kennedy, R. T. Co.....1106 Market
Lippman Bros.....495 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Moran, J. M. & Co.....1009 Market
Murphy, Grant & Co...Sansome & Bush
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D.....
.....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Silverman, J.....222 Third
Steen, M. A.....1274 Geary
Strauss, Levi & Co.....16 Battery
Weill, Raphael & Co....Kearny and Post
Weinstock, Lubin & Co..Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Berlitz School of Languages....121 Geary
Heald's Business College.....24 Post
S. F. Business College.....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner....Fremont & Howard
Electrical Engineering Co....509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Elec. Corp.....527 Mission
Cal. Electrical Works.....547 Mission
Electric Railway and Manufacturers' Supply Co.....68 First
General Elec. Co....Claus Spreckels Bldg
Hetty Bros.....126 Eddy
Klein Elec. Works, The J. M.....
.....421 Montgomery
Summerhayes, W. R.....627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construction Co.....31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric & Mfg. Co....
.....425 Market

ELECTRO-PLATERS.

Central Plating Works.....22 Jessie
Dennistoń's San Francisco Plating Works.....743 Mission
Golden West Plating Works....108 Beale
Merle, A. Company.....515 Mission

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co.....122 Main
Cahill & Hall Elevator Co.....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....209 Second

EMBROIDERIES AND LACES.

Levy, Julea & Bro.....6 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D.....34 East

ENGINEERS' SUPPLIES.

Pickthall, M. & Co.....105 Fremont

ESSENTIAL OILS.

Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P.....6 California
Wellman, Peck & Co.....201 Market

FIRE PROOFING.

Western Expanded Metal & Fire Proofing Co...416 Claus Spreckels Bldg

FIREWORKS.

California Fire Works Co.....219 Front

FISH DEALERS.

Drysellus & Co.....93 Cal. Market

FLORISTS.

Jacquemet, J. & Co.....506 Eureka
Shanahan Florist Co.....107 Powell
Shibeley, Frank P.....311 Sutter
Sievers & Boland.....25 Post

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Capitol Mills.....114 Sacramento
Sperry Flour Co.....134 California
Stockton Milling Co.....112 California

FRUITS AND VEGETABLES.

Omey & Goetting.....California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A.....340 Post
Bateman, William.....835 Folsom
Breuner, John Co.....957 Market
Chicago Clock Co.....113 Grant Ave
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co.....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H.....648 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co.....750 Mission
Kragen Furniture Co.....1015 Market
McCann, Belcher & Allen.....600 Sutter
Milwaukee Furniture Co.....932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith, Furniture Co., A. B.....123 Ellis
Sterling Furniture Co.....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Yawman & Erbe Mfg Co.....
.....Mission and New Montgomery

FURNITURE MANUFACTURERS.

Doernbecher Furniture Co.....762 Mission

FURS.

Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant ave

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co.....
.....5 Front
Ensign, Bickford & Co.....220 California

GAS FIXTURES.

California Gas Fixture Co.....330 Post
Day, Thos. Co.....725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co.....310 Market
Union Gas Eng. Co.....244 First

GAS GOVERNORS.

Universal-Pacific Gas Governor Co...
.....310 Geary

GAS METERS AND STOVES.

Pacific Meter Co.....17 Fremont

GAS LIGHT COMPANIES.

Equitable Gas Light Co.....516 California

GAS REGULATORS.

Gas Consumers' Association...516 Sutter

GENERAL MERCHANDISE.

Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.

United States Glass Co.....18 Sutter

GLOVES.

Moss, Geo. A.....101 Post
Smith, W. M.....200 Post
Steinberger & Kallaher.....230 Sutter

GLUE MANUFACTURERS.

California Glue Works.....123 California

GRANITE AND MARBLE DEALERS.

Back, F. J.....791 San Jose Ave

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co . . 125 Geary

GROCERS.

Bibo, Newman & Ikenberg.....1447 Polk
Claussen, C.....23d and Capp
Cluff, William Co.....18 Front
Ehrman, M. & Co.....104 Front
Foge, J. M.....5th and Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Hollmann, Henry.....2305 Mission
Irvine Bros.....
.....1302 Polk
Lennon, John A.....315 Clay
Levi, H. & Co.....36 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Rothjen Bros.....39 Stockton
Ring Bros.....19th & Castro
Smith's Cash Store.....27 Market
Sussman, Wormser & Co.....
.....S. E. cor. Market and Main
Tillman & Bendel.....327 Battery
West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bremer, O. A.....820 Kearny
Clubrough, Golcher & Co.....538 Market
Shreve & Barber.....611 Kearny
Winchester Repeating Arms Co 127 First

HARDWARE.

Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Brownlee, J. P.....1612 Market
Dunham, Carrigan & Hayden Co..19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson..235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works.....159 Fremont
Marwedel, C. P.....58 First
Montague, W. W. & Co.....309 Market
Montanya, J. De La Co.....606 Battery
Mossford, Moses.....3935 24th
Pacific Hardware and Steel Co,
.....Mission and Fremont
Palace Hardware Co.....653 Market
Philpott & Armstrong.....823 Market
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tay, Geo. H. Co.....49 First
Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....104 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer K. & Son.....8 Kearny
Triest & Co.....116 Sansome
Union Hat Co. 578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....105 Steuart
Goss, Chas. E.....2100 Mission
Meyer, Albert.....2303 Geary
Morrow, Geo. & Co.....303 California
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermell, J. L.....3142 Mission

HEATING AND VENTILATING.

Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc
S. E. cor. New Montgomery & Mission

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush near Kearny
Elamere, Hotel 418 Sutter
Gallagher, John P.....Langham Hotel
Holm & Saxtorph, Baldwin House...
..... 30 Ellis
Hotel Bella Vista. .....1001 Pine
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas.....Market and Hayes
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co .....22 Second

ICE DEALERS.

Consumer's Ice Co. 420 Eighth
Merchants' Ice and Cold Storage Co...
.....212 Clay
Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co.....416 California
Baggs & Stovel .....411 California
Berthau, Cesar.....423 California
Butler & Hewitt .....412 California
Com'l Union Assurance Co ...
..... 416 California
Craig, Hugh .....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin, Geo D Hayward Bldg
Fidelity & Casualty Co. 238 California
Fireman's Fund Insurance Co .....
..... 401 California
Forbes, A. B. & Son ..Mutual Life Bldg
German Ins Co, of Freeport.....337 Pine
Grant, Geo F 321 Sansome
Gutte & Frank..... .....808 California
Herold, Rudolph, Jr.....415 California
Ins. Co. of North America..412 California
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins. Co.,
The..... .....422 California
Manheim, Dibbern & Co. 317 Sansome
Maxwell, J. D. Co..... 421 California
Milwaukee Mechanics' Ins. Co.....
....410 California
Nathan & Kingston.....501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co.....312 California
Norwich, Union Fire Ins. Society.....
....314 California
Pacific Mutual Life Ins. Co of California... Montgomery & Sacramento
Pacific Surety Co.....Safe Deposit Bldg
Parker, Chas. M. T.....214 Pine
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co.....
..... Mills Bldg
Shields, A. M.....Crocker Bldg
Transatlantic Fire Ins. Co..213 Sansome
Turner, Geo. W.....315 Safe Deposit Bldg
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson, Horace..... 201 Sansome

IRON WORKS.

California Iron Yard.....640 Second
Morton & Hedley .....215 Harrison
Vulcan Iron Works.....506 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
Nippon & Company ..... 507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B..... .....13 Sansome
Mendelson Bros..... .....7 Battery

JEWELERS.

Baldwin Jewelry Co.....814 Market
Barth, Rudolph.....141 Post
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co.....206 Kearny
Fershtand, Theodore.....126 Kearny
Gindemann, W. .....5 Third
Greenzweig, George & Co.....206 Kearny
Hall, A. L. & Son.....643 Market
Huguenin, Adolph.....824 Market
Judis, Alphonse Co.....4 Chronicle Bldg
Nordman Bros..... .....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co ..... 118 Sutter
Rothschild & Lindenfeldt.....207 Sutter
Schumacher & Co.....621 Market
Schussler, M. & Co.....713 Market
Schwartze K. G..... .....502 Battery
Schweitzer, Joseph..... .....707 Market
Shreve & Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinsheck ..... .230 Sutter
Mubs & Lochbaum Co ..... 208 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
Jacobs & Co.....113 Kearny
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Caro, A. W Geary & Powell
Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Rothschild, M 526 Sutter

LAMPS.

Roesch Lamp Co.....585 Mission
Rimer Lamp & Reflector Co. 529 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
S. F. Laundry Association.....131 Ellis
U. S. Laundry Association..3111 Sixteenth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co..583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co 612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co..... 526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front
Brown & Adams.....109 Battery
Frank, S. H. & Co..... 408 Battery
Harpham & Jansen.....524 Washington
Klopper & Dulfer.....299 Mason
Kullman, Salz & Co 582 Mason
Wagner Leather Co.....306 Clay

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm
Holmes Lime Co 24 Sacramento
Pacific Portland Cement Co.....
..... Crocker Spreckels Bldg

LITHOGRAPHERS.

Bosqui Printing & Engraving Co.....
....523 Clay
Britton & Rey.....525 Commercial
Mutual Label & Litho. Co..24 & Bryant
Roesch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....409 Taylor
Kelly, Thos. & Sons.....1620 Pine
Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....33-31 Crocker Bldg
Blyth & Trott.....Spear and Mission
Caspar Lumber Co.....210 Hayward Bldg
Dodge, E. J. Co. ..... 6 California
Doe, Chas. F. & Co.....101 Howard
Dolbeer & Carson.....10 California
Gray's Harbor Commercial Co.....
....237 California
Gualala Mill Co. ....6 Market
Hammond Lumber Co.... Hayward Bldg.
Hihn, F. A. Co.....Santa Cruz
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph .....1510 Devisadero
Pacific Lumber Co.... Wells Fargo Bldg.
Pope & Talbot.....314 California
Renton, Holmes & Co.....35 Steuart
Scott & Van Arsdale L. Co.....
....Fifth and Brannan
S. F. Lumber Co.....Third & Berry
S. F. Timber Preserving Co...223 Folsom
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Truckee L. Co. of S. F.....6 California
Union Lumber Co.....Sixth & Channel
Wigmore, John & Sons Co.....29 Spear

MACARONI MANUFACTURERS.

California Italian Paste Co.....
....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply Co. 322 Howard
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone...21 Fremont
Henshaw, Bulkley & Co.....
....Fremont and Mission
Martin Pipe & Foundry Co.....
....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co ....32 First
Oriental Gas Engine Works..229 Folsom
Pacific Tool and Supply Co...467 Mission
Ralston Iron Works.....222 Howard
Tatum & Bowen .....34 Fremont
The Compressed Air Machinery Co...
....26 First
Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F.....12 Drumm
Hughson & Merton.....105 Front
Robinson, Geo. H 226 Bush

MATTRESS AND UPHOLSTERY.

Schrock, W. A.....21 New Montgomery
Crescent Feather Co..... 510 Washington

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....105 Montgomery
McNamara & Moran ....7 Battery
Cluett, Peabody & Co ..... 582 Mission
Greenebaum, Weil & Michels..17 Sansome
Hansen & Elrick .....Market & Third
Keller, M. J. Co.....1023 Market
Meyerstein Co.... .....6 Battery
Morgan Bros..... .....229 Montgomery
Rogerson, J. C ..... 535 Valencia
Schoenfeld, Adolph..... .....1334 Market
The Toggery..... .....628 Market
Ullman, Seeligsohn & Bro. ..... 17 Battery

MERCHANT TAILORS.

Francis & Co. ..... .527 Montgomery
Growall, W. L. Co.....Crocker Bldg
Kramer, Geo. F. ..... 982 California
Lemos, Leon.....1117 Market
Lyons, Charles..... .....721 Market
Poheim, J. T.....1110 Market
Reid, John..... .....907 Market
Smith, J..... .....906 Market
Williams Bros..... .....111 Sutter

METAL WORKS.

American Can Co.....209 Mission
Finn, John Metal Works.....313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co.....
..... 615 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson..1228 Folsom
Cal. Milk Producers' Assn..... 428 Turk
Jersey Farm Co.....851 Howard
Loewe, Wm G ..... 624 Russia
Millbrae Co.....Ninth and Mission
S. F. Cream Depot.....1929 Mission
Standard Milk Co..... 3201 Sixteenth

MILLINERY.

Hina & Landt.....543 Market
Holm & Nathan .....512 Market
Muller & Haas Co New Montg. and Mission
Spencer & Mitau..... 1026 Market
Topiitz, R. L. & Co.....545 Market
Zobel, Laul Co ..... 943 Market

MILLWRIGHTS.

Dibert Bros Mfg Co..... ....225 Mission

MINERAL WATERS.

Consumer's Seltzer Water Co 1331 Folsom
Eggers, Chas. & Co.....116 Eureka
Mt. Shasta Mineral Spring Co.....
..... Sixth and Brannan

MINERS' AND ASSAYERS' SUPPLIES.

Taylor, John & Co..... 63 First

MINING COMPANIES.

Alaska Treadwell Gold Mining Co....
..... Mills Bldg
Bourn, W. B.....401 California
Gage, W. S.....330 Market
Quarre, Geo.....Cal. Safe Deposit Bldg

MUSICAL INSTRUMENT DEALERS.

Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Kohler & Chase.....23 O'Farrell
Mauvais, The Zeno Music Co..769 Market
Manzy, Byron .... 308 Post
Paige Piano Co Post & Stockton
Sherman, Clay & Co.....139 Kearny

MUSLIN AND FLANNELETTE UNDERGARMENTS.

Reynolds, The Geo. W. Co.....597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

OILS.

Standard Oil Co.....421 Market
Weed, F. F., Sec'y Lion Oil Co.....
....927 Market

OPTICIANS.

Berteling Optical Co.....16 Kearny
California Optical Co.....806 Kearny
Chinn-Beretta Optical Co.....991 Market
Haskell & Jones Co.....243 Grant ave
Hirsch & Kaiser .....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.

Darbee & Immel.....20 Union Sq. Market
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association...308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....46 Ellis
Cal. Paint Co..... .....236 First
Cliach, C. G. & Co..... .....7 Front
Fuller, W. P. & Co.....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....115 Front
Whittier-Coburn Co... .....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons.....729 Devisadero
Brace, N..... .....3020 Sixteenth
Bradley & Son.....923 Mission
Davis, H 226 Powell
Fraser, John P.....306 Stockton
Studer, C.....Glen Park
St. Denis, J. & Co.....320 Sutter
Stein, M..... .....759 Market
Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold, P. B. Factory...14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Crown Paper Co.....707 Front
Union Bag & Paper Co.....406 Front
Union Pulp & Paper Co.....410 Sansome

PAPER AND PAPER HOXES.

Fleishhacker, A. & Co. ..... 520 Market

PAPER PATTERNS.

Butterick Publishing Co., Ltd., The...
....201 Post

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo 2149 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
California Fig Syrup Co.....892 Church
Law, Herbert E.....2304 Van Ness Ave
National Pharmacy Co... 214 Townsend

PHOTOGRAPHERS.

Taber Photo Co.....121 Post
Vaughan & Keith..... 14 Grant Ave.

PHOTO-ENGRAVERS.

Bolton & Strong.....510 Montgomery
Sunset Photo & Engraving Co.....
....106 Union Sq. Ave

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P. 149 Montgomery
Kirk, Geary & Co.... .....112 Geary

PICKLE MANUFACTURERS.

Fisher Packing Co.....509 Commercial
Loeffler, John..... .....423 Fifth
Pacific Vinegar & Pickle Works.....
....122 Davis

PLANING MILLS.

Birth, L. H ..... 709 Bryant
Hansen, A..... ...Berry near Sixth
Townley Bros.....18th and Folsom
Young, James.....Beale and Mission

PLUMBERS.

Bayreuther, C. W. & Co 504 Post
Forsyth, W. C.....106 Golden Gate Ave
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....633 Sacramento
Snook, Wm. & Son.....554 Clay
Wilson, W. F.....328 Stockton

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co.....211 Clay
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....513 Front
Heineman & Stern.....916 Larkin
Roth, Blum & Co.....301 California
South S. F. Pack. & Prov. Co..117 Davis
Western Meat Co....Sixth and Townsend
Wilfert Bros.....1373 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A. ....526 Montgomery
O'Brien & Spotorno.....Cal. Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.

The California Powder Works ..... 330 Market

PRESS CLIPPINGS.

lien's Press Clipping Bureau.....
.....230 California

PRINTERS.

ent & Meyerderks.....40 California
ommercial Publishing Co.....463 Mission
onsumers' Agency.....518 Clay
ubery & Co.....587 Mission
empster Bros...Glen Park Av. & Bond
astman, Frank & Co.....509 Clay
reygang-Leary Co.....113 Davis
nasen Printing & Binding Co.....
....23 Stevenson
onahan, John & Co.....413 Commercial
urdock, C. A. & Co.....532 Clay
artridge, John.....306 California
ernau Bros.....543 Clay
hillips, Smyth & Van Orden.....508 Clay
oberts, John W.....220 Sutter
paulding, George & Co.....414 Clay
tanley-Taylor Co., The.....656 Mission
terett Printing Co.....933 Market
uetzel & Co.....109 California

PRINTERS' INK.

eed & Goodman.....513 Sacramento

PRINTING MACHINERY

wain, Hadwen Mfg. Co.....215 Spear

PROPERTY OWNERS.

ndros, Milton.....320 Sansome
ishop, Thomas B.....532 Market
rocker Estate Co.....54 Crocker Bldg
e Vecchi, Dr. Paolo.....Crocker Bldg
lood, James L.....7 Nevada Block
elton, C. N.....331 Pine
ewes, D.....412 Kearny
ill, Horace L.....124 Sansome
ooker, C. G.....967 Bush
aw, Hartland.....2304 Van Ness Ave
lackay, John W.....7 Nevada Block
larye, Geo. T., Jr.....234 Montgomery
arrott, John.....401 Parrott Bldg
ayson, A. H.....641 Market
erson, Wm. M.....324 Pine
illsbury, E. S.....105 Crocker Bldg
uinn, John E.....Berkshire Hotel
nields Estate Co.....324 Bush
evis, Wm. S.....Mills Bldg
Vilson, A. W.....Hotel Richlieu

PUMPING MACHINERY.

ow, Geo. E., Pumping Engine Co..
....149 First
ackson, Byron Machine Works.....
....411 Market

RAILROAD TIES AND TAN BARK.

ender Bros.....5 Market

REAL ESTATE DEALERS.

shton & Gardiner.....411 Montgomery
abin, Landry C.....413 Kearny
aldwin & Howell.....10 Montgomery
aldwin, O. D. & Son.....22 Montgomery
erry & Bangs.....120 Sutter
reese, G. L. & Co.....Hayward Bldg
uckingham, A. E.....26 Montgomery
urnham & Marsh Co.....20 Montgomery
ush, David & Son.....20 Montgomery
ranston, R. D. & Sons...114 Montgomery
rim, W. H. & Co.....118 Montgomery
avis, Alfred E.....230 Montgomery
aston, Eldridge & Co.....638 Market
leelman, William, Trustee.....
....120 Phelan Bldg
endricksen, William & Co.....
.....614 Claus Spreckels Bldg
eyman, Jacob & Son.....117 Sutter
ooker & Lent.....14 Post
ooper, E. J.....26 Montgomery
nvestors' Agency, The...137 Montgomery
adison & Burke.....30 Montgomery
agee, Thos. & Sons.....6 Montgomery
cElroy, R. D.....4 Phelan Bldg
liver, B. P.....114 Montgomery
atterson, Geo. W. H. & Co.....
.....11 City Hall Sq
forr, John.....1183 Oak
ich, A. J. & Co.....112 Montgomery
chlesinger, Nathan.....304 Montgomery
hainwald, Buckbee & Co.....
....210 Montgomery
trassburger, I. & Co.....484 California
mbsen, G. H. & Co.....14 Montgomery
on Rhein Real Estate Co., Inc.....
....513 California

RECREATION GROUNDS.

erman, R.....Harbor View Park

REFINERS.

elby Smelting & Lead Works.....
....416 Montgomery

RESTAURANTS.

ay State Restaurant.....29 Stockton
ergez, John.....332 Pine
ertz, J.....24 Ellis
lanco, A. B.....N. E. Cor. Eddy and Mason
reuss, M. A.....70 Third
hristesen, M. A. C.....26 Fifth
ollins & Wheeland.....329 Montgomery
oetjen & Mengel.....35 Market
alindo, F. B.....133 O'Farrell
ohnson Restaurant Co.....725 Market
rone, F. W.....35 Geary
arsen, C. G.....16 Eddy
alfasti, J. & Co.....110 O'Farrell
age & Falch.....Turk and Mason
eterson, P.....623 Kearny
ouchan & Schlatter.....33 O'Farrell
riet, P. & Co.....Geary and Stockton
wain, Frank A.....213 Sutter
echau, R. J.....Mason near Ellis
Vesterfeld, P. & Co.....1035 Market
Vicker & Hermanson.....
.....Market and Park Ave
oung, H. H.....228 Kearny
inkand, Chas. A.....927 Market

RIGGERS.

lice, Peter.....17 Howard

ROOFERS & ROOFING MATERIALS.

acific Refining & Roofing Co.....
.....113 New Montgomery

RUBBER GOODS.

oast. Wov. Hose & Rubber Co.....
....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
G. P. and Rubber Mfg. Co., The.....
....30 Fremont
Morgan & Wright.....305 Larkin
N. Y. Belting & Packing Co...509 Market
West Coast Rubber Co.....587 Mission
Winslow, C. R. & Co.....44 Second

SAFES.

Hall's Safe & Lock Works.....605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....221 First

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome
Hillena, F.....200 Davis

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....1358 Market
Steiger Terra Cotta & Pottery Works
.....Mills Bldg.

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co..
....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.

Hay & Wright.....36 Steuart
Turner, Matthew .....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart
Josselyn, G. M. & Co.....33 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd....303 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. B.....123 California
Eddy, Falk & American Trading Co..
....123 California
Gale, J. W.....310 Washington
Grace, W. R. & Co.....
....N. E. cor. Cal. & Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....415 Safe Deposit Bld
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co.....310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co.....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co.....124 California
Pinet, J. Co.....504 Jackson
Plummer, Geo. E. & Co.....61 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Ulrichs, J. F.....122 Clay
Webster & Dunbar.....304 Davis
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Berman, O.....48 Ellis
Ide, Geo. P. & Co.....516 Market

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SILVERWARE.

Gildden, W. B.....120 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Gloetz.....307 Sacramento
Lilie, Charles..N.W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.

Horstmann Co., John .....675 Bryant

SODA WATER MANUFACTURERS.

Becht, J. G. & Co.....304 Stockton
Belfast Ginger Ale Co...Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

STAMP DEALERS.

Makins & Co.....506 Market
Sellschopp, W. & Co.....113 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonestell & Co.....401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..6 Montgomery Ave
International Nav. Co.....30 Montgomery
Occidental & Oriental Steamship Co..
....421 Market
Pacific Coast Steamship Co....10 Market
Pacific Mail Steamship Co....421 Market
Peterson, James P.....3 Stewart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Erchen & Minor.....8 Mission
Freese, A. C.....55 Mission
McAllister, Woodside & Co.112 Leidesdorff
Menziea, Stewart & Co.....514 Battery

STORE AND OFFICE FIXTURES.

Simmen, John .....348 Phelan Bldg
Thoma, J. W....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Steiger & Kerr.....350 Main

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro.....Flood Bldg
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar & Syrup Co...
.....3460 Twenty-fifth
Long Syrup Refining Co....8th & Brannan
Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.

Empire Milling Co.....310 Townsend

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co.....578 Mission
Byrne, Jos. & Co.....1145 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter
Stein, Simon & Co.....Second & Market

TAILOR TO TRADE.

Hilp, Henry.....569 Market

TANNERS.

Eagle Tannery...26th & San Bruno Ave
Legallet-Hellwig Tanning Co...401 Front
Norton Tanning Co.....312 Clay

TANNING EXTRACTS.

California Tanning Extract Co.....
....218 California

TEAS, COFFEES AND SPICES.

Argonaut Tea & Spice Co.....21 Main
Brandenstein, M. J. & Co.....118 Market
Burmester, Henry W.....1143 Market
Castle Bros.....463 Mission
Caswell, Geo. W. & Co.....414 Sacramento
Folger, J. A. & Co.....104 California
Guittard Mfg. Co.....119 Front
Hills Bros.....128 Market
Huddleston & Co.....62 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co.....105 Market
Thierbach, Chas. F. & Co.....306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The.....216 Bush
Weihe, E. F.....
.....Supt. Am. Dist. Telegraph Co

TENTS AND AWNINGS.

Ames & Harris, Inc.....100 Sacramento
Neville & Co.....31 California

THEATRES.

Belasco & Thall.....Alcazar Theatre
Walter Orpheum Co.....113 O'Farrell

TIN CAN MANUFACTURERS.

Union Can Co. of S. F.....
....Battery & Lombard

TIN PLATE MANUFACTURERS

Williams, I. B.....Mills Bldg

TITLE INSURANCE.

California Title Ins. and T. Co.....
.....410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co.....251 Jessie
S. F. Towel Co., The.....819 Folsom

TRANSFER COMPANIES.

Morton Special Delivery Co....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....20 Market
River Express Co.....10 Drumm
Wells, Fargo & Co.'s Exp....2d & Mission

TRUNKS.

Hirschfielder & Meaney.....14 Sutter
Maim, C. A. & Co.....220 Bush
Oppenheimer, James..... .....1 Ellis

TURKISH BATHS.

Greenhood, L. H.....222 Post
Lindstrom & Johnson.....416 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....
....110 Montgomery
Bonnan's Typewriter Exchange.....
....307 Montgomery
Bornemann, Geo. C. & Co.....117 Sutter
Wyckoff, Seamans & Benedict.....
....211 Montgomery
Yost Writing Machine Co.....327 Montgomery

UNDERTAKERS.

Gray, N. & Co.....641 Sacramento
Halsted & Co.....946 Mission
Maass, H. F.....917 Mission
Truman, Chas. H. J. & Co....1909 Mission
United Undertakers' Association.....
.....866 Mission
Valente, Marini & Co.....1524 Stockton

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.

West Coast Safety Faucet Co..223 Mission

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works....404 Battery
Golden Gate Comp. Yeast Co..348 Sutter

WAGON & CARRIAGE MATERIALS.

Holt Bros. Co.....30 Main

WALL PAPER AND MOLDINGS.

Quadt, John.....1614 Market
Tozer, L. & Son.....818 Mission
Uhl Bros.....656 Market

WAREHOUSES.

Grangers' Business Association.....
....309 California
Haslett Warehouse Co., The.....
....206 California
Lemman Bros.....Townsend & Japan
Sansome Street Warehouse, Inc.....
....809 Sansome
S. F. Warehouse Co.....41 First

WELL BORERS.

Lowe, J. W.....126 Kearny

WINES AND LIQUORS.

Arnhold, B. & Co...Townsend & Stanford
Bergea & Domeniconi.....708 Sansome
Bieber, P. P. & Co.....824 San Jose Ave
Bielenberg & Weniger.....101 Powell
Braunschweiger & Co.....5 Drumm
Buneman, H.....319 Front
California Wine Association.....661 Third
Carroll & Carroll.....120 Front
Cavagnaro, F.....544 Clay
Chalx & Bernard.....756 Brannan
Cbauche & Bon.....17 First
Chevalier, F. & Co.....16 Beale
Crown Distilleries Co....Beale & Mission
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The...
....Market and Second
Hey, Grauerholz & Co.....224 Front
Hildebrandt, Poaner & Co.....610 Front
Holtum Bros., Inc.....665 Market
Holtum, Ferdinand .....617 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agric. Col..618 Montgomery
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi.....Second & Bryant
Leuenberger, E. & Co.....1417½ Folsom
Livingston & Co.....206 Davis
Lubben, John.....California & Sansome
Lyons, E. G. & Raas Co., The.....
....649 Mission
Mann, C. M., auc. to I. de Turk.....
.....216 Sacramento
Martinoni, E.....714 Front
McLeod & Hatje.....616 Market
Meinecke, Chas. & Co.....314 Sacramento
Metzger, Leo & Co.....118 Battery
Meyerfield, Mitchell & Co.....116 Front
Moore Hunt Co., The Jesse.....200 Davis
Naber, Alfs & Burne.....323 Market
Napa and Sonoma Wine Co.....115 Ellis
Oakville Wine Co.....Folsom and Army
Pike, B. D. & Co.....213 Battery
Rosenblatt Co., The.....113 Pine
Royal Eagle Distilleries Co....501 Market
Samuel Bros. & Co.....621 Market
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender.....
....Brannan & Boardman
Schultz, Wm. A. & Sons.....623 Front
Shea, Boequeraz & Co.....525 Market
Siebe Bros & Plagemann....323 Sansome
Spruance-Stanley Co.....410 Front
Stroufe, John & Co.....208 Market
Van Bergen, N. & Co.....418 Clay
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....318 Clay

WIRE AND WIRE ROPE.

American Steel & Wire Co.....10 Pine
Roebling's, John A. Sons Co..25 Fremont

WOOD DEALERS.

Union Wood and Timber Co.....
.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.

Bush & Mallett Co.....328 Post

WOOD AND WILLOW WARE.

Kasper Bros., & Co.....206 Battery
Levenson & Co.....209 Front
Unna, Harry Co., The.....144 Bluxome

WOOL.

Denigan, Thos., Son & Co....132 Market
Koshland, S. & Co.....222 California
San Francisco Wool Sorting & Scouring Co.....652 Fifth

WOOLEN MANUFACTURERS.

Golden Gate Woolen Mfg. Co..535 Market

WRECKERS.

Whitelaw Wrecking Co.....253 Spear

MERCHANTS' ASSOCIATION REVIEW.

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FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

SOME REAL ADVERTISING AT LAST.

The advertising of San Francisco has begun in earnest. In publishing Charles Keeler's book "San Francisco and Thereabout" the California Promotion Committee has made a splendid stroke of business for this city and Northern California.

The book should be put on sale on all incoming and outgoing trains. It should be on the incoming trains because it is a help to the appreciation of the good things of San Francisco that will stimulate the interest and enjoyment of every visitor. It should be on outgoing trains so that people could take it to their friends in the frozen East. And considered merely as a book, without calculating its value to tourists, it contains more interesting matter for 50 cents than can often be had in other forms for a dollar.

Every member of the Merchants' Association should buy one, read it, and then send it to some member of the shivering host beyond the Rocky Mountains.

N. Y. POST MAKES AMENDS.

The letter of the Merchants' Association to the *New York Evening Post* explaining the error that paper had disseminated, about the plague in San Francisco, was promptly published by the *Post*, with a full explanation by its editor. The journal has done what it can to make amends to San Francisco, and its act deserves unreserved appreciation.

The *New York Commercial*, in which the same misstatement appeared, has also explained and retracted its error, and expressed regret for having made it.

EXAMPLE OF OUR NEIGHBOR, SEATTLE.

For a long time, Seattle has been preaching a sermon on concentration. It is not a sermon of talk, but of real deeds and hard facts. It is a good one for any city to heed.

Apparently there is no pulling and hauling in different directions when events seem about to affect that city. In the dark days of '93 and '94 the banks stood together and not a Seattle financial institution failed. When it seemed that Tacoma would get all the new railway business, Seattle prevented it by swift, united action. When there was a chance at the transport service we know how they worked, shoulder to shoulder, and as one people. And what they gained thereby shows the power of concentration, for with all the government business of Puget Sound accumulated at one point, they hope to be able to establish a great Oriental trade that was impossible when they had to share business with their rivals on the Sound.

It is hard for San Franciscans to get together, partly because they are so many of them. But if they ever do unite, determined on acting for the common good, they will develop a momentum nothing can stop.

Dr. Friedrich, the energetic health officer of Cleveland, who gets the best of smallpox with disinfectants instead of vaccination, has started a crusade against the dirty and germ-laden paper money in use in the East. The banks are co-operating with him and issuing new bills, which, by the way, will become dirty and germ-laden in their turn. The only sanitary currency is the metal coin used in California. We never saw anybody here who was not willing to take his chances with the germs on a twenty-dollar gold piece. California for the best climate and the most healthful money!

The "no-hog ticket" has won the municipal election at Elkton, Md. This means that hog pens will not be permitted in the city limits while the elected mayor and council are in office. Elkton is to be congratulated. The all-hog ticket keeps right on winning elsewhere.

WORK OF THE DIRECTORS.

Elevator Ordinance is Drafted for the City, and Recommendations are Made on the Subject of Tariff Revision.

MEETINGS.

Two regular meetings of the Board of Directors and three meetings of special committees were held during the past month.

NEW MEMBERS.

The following ten new members have been added to the roll:—

Geo. Hermann Co..... ...Shipping and Commission .....310 Sacramento

R. D. Cranston & Sons...Real Estate.....114 Montg'y

Vaughan & Keith.....Photographers..14 Grant Av.

West Coast Safety Faucet Co. Faucets & Valves..223 Mission

Berlitz School of Languages Educational Institution..121 Geary

Swiss-American Bank.....524 Montgomery

Lud. Zobel & Co..... Millinery... .....943 Market

Grant Drug Co .....Druggists.....38 Third

Pacific Lumber Co.....Lumber...Wells Fargo Bldg.

Argonaut Tea & Spice Co. Coffees, Teas & Spices...21 Main

ELEVATOR ORDINANCE.

An ordinance having been introduced in the Board of Supervisors, prescribing the qualifications of all elevator operators, and it being deemed that some of the provisions of the ordinance as prepared would work an unnecessary hardship upon the mercantile community, the Fire and Judiciary Committees of the Board of Supervisors referred the matter to the Merchants' Association with the request that it prepare a suitable measure.

Pursuant to this request, a special committee from the Merchants' Association met in conference with representatives from the wholesale trade, hotels, owners of high buildings, and the Elevator Operators' Union, and thoroughly discussed the subject. As a result of this discussion, an ordinance was prepared and submitted to the supervisors. The ordinance was satisfactory to all the interests represented at the meetings, except that the representatives of the Elevator Operators' Union reserved the right to object to the age limit, it being their desire that no person under the age of twenty-one years should operate a passenger elevator.

Another ordinance was also prepared, regulating the care and inspection of elevators so as to insure greater safety to the public in this respect. Both ordinances are now being considered by the Supervisors.

NEW STREET THROUGH CHINATOWN.

The Board of Public Works has proposed to the Supervisors a plan for a new street through Chinatown, connecting the retail section with the northern portion of the Western Addition by a thoroughfare having grades not exceeding three and one-half per cent. The purpose of the proposed improvement is two-fold.

First, to furnish a thoroughfare with easy grades connecting the above-named portions of the city.

Second, to open up Chinatown and destroy some of its worst features.

The Board of Directors, while reserving its opinion as to the feasibility of the plan, has approved the purport of the proposition and suggested that an estimate of the cost be secured. If this is done, the feasibility of carrying out the work can be determined.

TRANSPORT SERVICE.

The board has taken an active interest in the efforts being made to retain the government transport business at this port. After a thorough canvass of the situation, it was decided that the most practical way of handling the matter was through the large transportation companies. The matter was accordingly taken up directly with President Harriman of the Southern Pacific Company, President Ripley of the Santa Fe and Manager Schwerin of the Pacific Mail Company. Telegrams indicating the character and results of the negotiations appear elsewhere in the REVIEW.

UNIFORM PUBLIC ACCOUNTING.

A special committee, appointed to consider the question of uniform accounting, has reported in favor of an earnest attempt being made to secure a system of uniform accounting in cities and towns in California by which reports will be made according to a prescribed schedule, and the receipts and expenditures of the different municipalities can be systematically compared.

PERMANENT TARIFF COMMISSION.

The Board has adopted the following resolutions regarding tariff revision:—

Whereas, There is at the present time much discussion in various sections of the country regarding a revision of the tariff; and

Whereas, Repeated agitation for changes in the tariff is injurious to the business interests of the United States; and

Whereas, While recognizing that changing conditions necessitate, from time to time, corresponding changes in the tariff, we believe that such changes should be treated solely as a business proposition, absolutely free of political interests, and made gradually as occasion requires after thorough investigation by expert authority. Therefore, be it

Resolved, That we heartily commend the proposition for the establishment of a permanent National Tariff Commission, whose duty it shall be to investigate all matters relating to the tariff and to recommend to Congress from time to time such tariff legislation as would promote the commercial interests of the country as a whole.

Resolved, That a copy of these resolutions be forwarded to the President of the United States, the Secretary of the United States Senate, the Speaker of the House of Representatives and the members of the California Congressional Delegation.

The Merchants' Association of San Francisco.

L. M. KING, Secretary. FRANK J. SYMMES, President.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS. DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

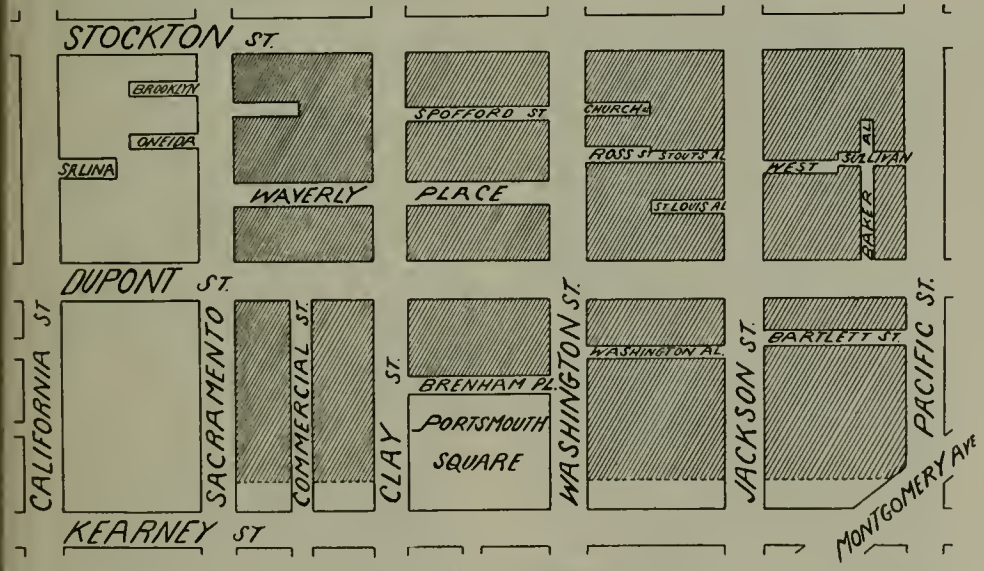
VOL. 7. SAN FRANCISCO, CAL., FEBRUARY, 1903. NO. 78.

THE REMOVAL OF CHINATOWN.

Site of the Present Oriental Quarter Would Make a Beautiful Park, while the Change Would Protect the City Against Possible Epidemics, and Help Put at Rest the Persistent Plague Rumors in the Eastern Press.

WIPE OUT THE CHINESE SECTION.

This Association submits to the people of San Francisco a plan to condemn Chinatown for a public park. It is time to improve the City. Let us clean out the worst spot first. Let us show the visitor a beauty spot in its place—a health-giving park instead of Chinatown's health-destroying filth. The tourist revels in its depths, and returns unharmed, but State



SHADED PARTS COULD BE ADVANTAGEOUSLY CONDEMNED.

Boards of Health from Texas to Maine declare it a menace to their citizens thousands of miles away. Newspapers, laymen and doctors here pronounce it harmless. But the doctors from afar have the advantage. They can forbid travel and trade from our borders. They can PARALYZE OUR INDUSTRIES, AND THREATEN TO DO SO IN APRIL IF WE DO NOT AWAKE TO THE SITUATION. If this one set of doctors is correct we must some day burn down the Chinese quarter as they did in Honolulu and Yokohama, at a cost of millions in property and tens of millions in trade. A few millions for a park is a good investment for any city. LET THE WHOLE PEOPLE, INCLUDING THE MEDICAL PROFESSION AND THE PRESS, UNITE FOR ONCE FOR THE WELFARE OF THE CITY AND THE STATE. CHINATOWN HAS OUTLIVED ITS USEFULNESS. LET US ALL STAND TOGETHER AND WIPE IT OFF THE MAP.

FRANK J. SYMMES,
President Merchants' Association.

Written for the Review by L. M. KING, Secretary of the Merchants' Association.

"What shall be done with Chinatown" is a question that has been frequently agitated but, thus far, without any definite results. In view of recent events, it seems desirable that the citizens of San Francisco should take up this problem in earnest and give it their serious consideration.

INJURY CAUSED BY REPORTED EPIDEMICS.

The bubonic plague scare two years ago cost the city an enormous sum in loss of business. The former Texas quarantine against San Francisco, the recent reported quarantine of British Columbia, the repeated stories in Eastern papers that the plague exists in Chinatown, the newer demands by several boards of health of other States that the Federal Government take action in regard to the alleged existence of the plague here, all demonstrate the necessity for doing something to prevent the continual injury which is being done California, and San Francisco in particular.

COMPLETE REMOVAL NECESSARY.

There is only one sure way to accomplish the result, and that is, to remove Chinatown.

This does not mean that we have any epidemic now, or that the bubonic plague is likely to become epidemic here. It simply means that the buildings, the underground habitations and passages, and the lack of sanitary appointments in the Chinese quarter are such that nothing will put this district in a permanently healthy condition except reconstruction.

Whether we have now, or ever have had, any sporadic cases of plague, is irrelevant to the main point, which is, that it is our duty to prevent that or any other epidemic disease from obtaining a foothold here. It is idle to talk of "improving the sanitary condition" of Chinatown. That has been repeatedly tried and the health authorities will tell you how futile such attempts have been.

It has been said frequently that it is impossible to move Chinatown and, if we could, where would the Chinese go? It is not impossible if

the people wish it done. If the citizens resolve that Chinatown shall be moved, it will be moved; not by force and violence, but quietly and lawfully and effectively.

CONDEMN CHINATOWN FOR A PARK.

A careful study of the facts, however, will show that there is only one practicable plan for doing it, and that is, to condemn Chinatown, or the worst portion of it, for a public park. That would not only remove forever all danger of an epidemic from this source, but it would raise the character of the entire northern portion of the city. The better-class residences and boarding houses would build down to the park, and the business district of North Beach would receive new vigor and assume greater proportions.

The ideal plan would be to condemn the twelve blocks between California and Broadway, and Kearny, Montgomery Avenue and Stockton. This, however, would be very costly and all of those blocks would not be really necessary for the purpose. Most of the alleged cases of bubonic plague are reported as occurring in the six blocks between Sacramento and Jackson, and Kearny and Stockton streets. These six blocks and the two adjacent blocks between Jackson and Pacific streets comprise the most dangerous and unsanitary part of Chinatown. If these blocks were made a park, it would increase the value of the nearby property so much that real estate owners there would probably be willing to agree not to rent their property any longer to Chinese. Also, the Kearny street frontage of these blocks, which is very valuable, compared with the balance, is occupied by white tenants and could be omitted from the park portion.

THE PROBABLE COST.

The value of the land and improvements in these eight blocks, exclusive of the Kearny street and Montgomery avenue frontage, is about $1,000,000; adding $2,000,000 for the purchase of existing leases, and for removing buildings and filling up and improving ground, puts the total cost somewhere in the neighborhood of $6,000,000 which would, of course, have to be met by a bond issue.

The question for the people to consider is whether it is better to spend this sum now and thus settle the Chinatown question forever and free the city from the continual menace hanging over it, or wait, and perhaps have to spend four or five times that amount in stamping out some epidemic, with its consequent greater loss of business. That Chinatown will have to be moved some time is generally admitted.

A NEW CHINATOWN.

To remove Chinatown, however, is not the only problem. A place must be provided where the Chinese can go. It has been objected that, if Chinatown is condemned, the Chinese will scatter all over the city. This is not likely as long as they are prevented from settling in the immediate neighborhood. No objection can be raised to some of the better class bazaars and curio stores moving down town. There are numbers of them now on our principle streets. The supply stores, and "dens" of various kinds, which are patronized by Chinese, will flock together. The problem is to provide a suitable place.

Two years ago a proposition was advanced to have Chinatown moved to some accessible locality in south San Francisco and to build up there a new Chinatown with a good sanitary system and with buildings constructed after the Chinese style of architecture, so far as the exterior was concerned. The proposition did not receive the attention it deserved; for the idea is a good one and should be feasible. An Oriental town of this character would itself be an attraction to tourists far superior in this respect to the present Chinatown, and such as no other city in America possesses. There is plenty of vacant land available for the purpose in the southern portion of the city, accessible both by water, rail and street cars, and such a town, constructed on sanitary principles, could not reasonably be objected to. Being newly constructed, the board of health could insist that it be made sanitary from the ground up, and once built in this manner it could be so maintained.

CO-OPERATION OF THE SIX COMPANIES NECESSARY

It may be objected that the Chinese could not be made to go to the desired locality. Probably this could not be done by compulsion, but it could undoubtedly be brought about with the co-operation of the Chinese Six Companies. If the Chinese were made to understand that Chinatown can no longer exist in the heart of our city and the Six Companies would themselves purchase the necessary land and erect and rent buildings to their countrymen, the move could undoubtedly be effected. The Six Companies might, as was suggested, form a Chinese Mutual Building and Loan Association, and thus furnish buildings to Chinese for rent no greater than they are now paying, in some cases, for mere "shacks," with the advantage that the tenants, after a specified term of years, would own their stores.

As was stated above, the removal of Chinatown, although encompassed with many difficulties, is not an impossibility if the people of San Francisco once make up their minds to do it. The question is, do the people wish it done now or later?

HOME RULE FOR THE CITY'S WATER FRONT.

State Senate Urged to Confirm Only Men Doing Business in San Francisco for Harbor Commissioners.

Definite action toward securing the appointment of representative San Francisco men for Harbor Commissioners has been taken by the presidents and directors of local commercial organizations. At a meeting held on January 26, in the hall of the Chamber of Commerce, it was voted to adopt the resolutions below and forward them to Sacramento.

Whereas, The commerce of San Francisco is seriously hampered by the inadequate accommodations of our City Front; and

Whereas, This commerce is rapidly increasing and growing in importance daily; and

Whereas, The trade with the Orient, if secured to California, must be handled for the most part through the Harbor of San Francisco; and

Whereas, The cities of Puget Sound are ready to take advantage to the full of any inability of our City to handle this important trade; and

Whereas, The administration of the affairs of the Harbor Commissioners is solely and simply a matter of business; and the critical situation of affairs today demands more than ever that these affairs should be conducted by business methods in business ways by competent business men; therefore be it

Resolved, That the undersigned commercial organizations of San Francisco earnestly urge upon all members of the Senate of California that they confirm no appointment of any man for the position of Harbor Commissioner who is not a business man, doing business in San Francisco, who is not a man of high character and broad intelligence, and who is not thoroughly conversant with the city's needs, and distinctly well qualified to perform the arduous and difficult work that now confronts the Harbor Commission.

Merchants' Association of San Francisco,
FRANK J. SYMMES, President.
Chamber of Commerce of San Francisco,
GEO. A. NEWHALL, President.
Board of Trade of San Francisco,
A. A. WATKINS, President.
Manufacturers' and Producers' Association,
A. SHARBORO, President.
Merchants' Exchange,
G. W. McNEAR, President.

COMPLAINTS ABOUT THE WATER FRONT.

The resolution may be said to have been passed as a result of the visit to Sacramento of several representatives of the local commercial bodies, and a conference with the governor on the subject of appointments soon to be made.

For years the administration of the water front has been the subject of more or less complaint in San Francisco. It has been commonly charged that this important toll-house on the commercial highway has been made a dumping ground for political workers from all over the State. Even the commissionerships have been awarded for political services. And while State laws provide that no man shall be a harbor commissioner for Eureka except a citizen of Eureka, and no man shall be a harbor commissioner for San Diego except a citizen of San Diego, men have been made commissioners for San Francisco who hailed from San Jose, Stockton, Salinas and other far away places, or who, while living in this city, were not qualified to direct the affairs of its port.

AN APPEAL TO THE GOVERNOR.

Encouraged by Gov. Pardee's message, and by subsequent correspondence with him, to believe that something might be effected to improve the administration of the water front, a deputation called upon His Excellency on January 21 for that purpose. It comprised the following gentlemen: A. Sharboro, representing the Manufacturers' & Producers' Association; W. H. Marston, vice-president of the Chamber of Commerce; F. H. Wheelan and Wm. Magee for the Merchants' Association; R. H. Swayne for the Ship Owners' Association; Alexander Center for the Pacific Mail, and Messrs. McNab, Tilden and Benner for the Draymens' Association.

It was urged that the harbor commissioners should be men who were doing business in San Francisco, men of high character and intelligence, thoroughly conversant with the commercial needs of our city and fitted for the kind of work to be done. Men of this calibre are more urgently needed now than ever before. Means must be found to take advantage of the increasing commerce, and to make sure that San Francisco be enabled to secure and to hold its full share of the trade of the Orient. To appoint men not peculiarly well-fitted for the office at this juncture would be to give a hostage to Puget Sound and an ally to J. J. Hill.

ACTION BY THE ASSOCIATIONS.

The governor seemed much interested. He was told that none of the organizations represented had any candidates either to urge or oppose, and their delegations had not been sent there for that purpose, but to state the character and qualifications required by the office, and to demand that nobody be appointed to it that did not possess them.

On their return, the delegates from the Merchants' Association recommended the resolution recited above, which the directors promptly adopted. It is very plain in purport and intent. It shows Gov. Pardee what sort of harbor commissioner, and the only sort, that is qualified to discharge the duties of that office in San Francisco. What is desired, and what this city has a right to ask, is home rule for the water front, and the appointment of men doing business in San Francisco is the way to get it.

"ISLE OF SAFETY" FOR MARKET STREET.

Merchants' Association Offers to Construct a Standing-Place for Persons Boarding Cars at Lotta's Fountain, and a Protection for Those Crossing at that Point.

THE PROPOSED SAFETY STATION. *Clarence R. Ward, Architect.*

The Merchants' Association has offered to provide San Francisco with a greatly needed convenience in the form of a "refuge" for pedestrians in the midst of the traffic on Market street between Lotta's Fountain and the cable car tracks.

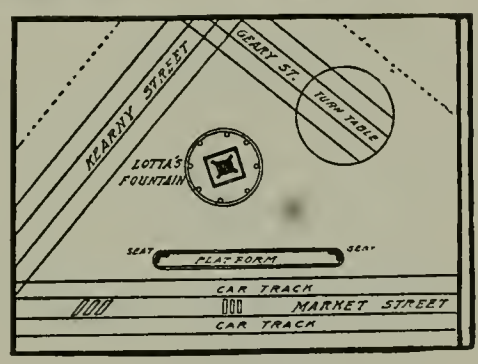
The proposal has been made to the Board of Works, which has taken the matter under advisement and will, if it approves, bring it before the supervisors. If the supervisors and the mayor decide to accept the offer for the city, construction will begin immediately thereafter, and will be completed in a few days.

The structure will form not only an "isle of safety," as such devices are called abroad, but a station for the convenience of passengers boarding or leaving the cars, and will also have the advantage of regulating traffic, which, at this point, now requires several policemen.

This will be the first thing of the sort in San Francisco, or any other Western American city, although New York has been compelled to adopt it in a rudimentary form, and the best European cities have for some time relied upon it to protect foot passengers from reckless drivers. It would be dangerous to attempt to cross some of the crowded boulevards of Paris, Vienna and Budapest if the pedestrian could not stop at a safety station.

INCREASED TRAFFIC DEMANDS IT.

The necessity for the refuge here arises out of the rapid growth of San Francisco during the last few years, and is obvious to any one who will watch the crowds and the traffic at Kearny, Geary, Third and Market streets, and at many other points during the busy period. A continuous procession of teams files by, through which it is impossible for women and children to make their way unassisted. Even with the best efforts of a sergeant and three patrolmen at Lotta's Fountain in rush hours, persons wishing to take cars frequently have to let two or three pass before they can get aboard. The protection afforded by the posts around the fountain is insufficient and too far away.

The Association will, if permitted, put in a raised concrete platform five inches high, six feet wide and fifty feet long, curbed with granite and provided at the ends with ornamental buffers of sandstone, and with stone benches, 

LOCATION OF THE REFUGE.

The curb next the car track will be at such a distance that persons can easily step from it to the car, and yet far enough away to obviate the danger of anyone being injured by slipping between.

The station will greatly facilitate the loading and unloading of cars at this point, as passengers will not have to hesitate, and wait for open spaces in the procession of vehicles.

The length of the platform will enable persons who wish to take an eastward-bound car (going toward the ferry, and on the farther track) to cross in front of the westward-bound car, which will stop opposite the east end.

The width of the platform will compel vehicles to pass in single file between it and the fountain. At present, drivers are continually trying to pass one another or go through in double column, and the continuous efforts of the crossing-men are needed to prevent them. When the space is narrowed so that vehicles will be compelled to keep to single file, police work will be greatly simplified and it may be possible to release a patrolman for duty elsewhere.

RESTING-PLACE FOR SHOPPERS.

The sandstone buffers will be heavy enough to afford protection from runaways, and stop any that may collide with them, and will in this way add to the security of the street.

The station will possess one feature not generally found in similar structures elsewhere. This will be the seats at either end. People have tried to use the projecting basins and buttresses of Lotta's Fountain for seats until they have worn off the gilding, and tired shoppers are often seen perching on some uncomfortable projection until a car comes along, and then dodging through the traffic just in time to miss it. Evidently, benches near the car tracks are needed almost as much as the platform, and it will not be a difficult matter for the patrolmen at the crossing to keep them clear of loungers and other people for whom they are not intended.

ROOF MIGHT BE ADDED LATER.

If the municipality ever desired to, it could add an ornamental roof, which might be made an object of great beauty in the street.

At a meeting held January 16, the directors of the Association decided to provide the structure, feeling confident their action would be endorsed by the Association's members and well received by the general public. Materials and workmanship will be of the best and the city will be at almost no expense for maintenance. The cost to the Merchants' Association probably will not exceed $600. Like the Public Convenience Station, it will be donated by the merchants in the hope that the city may reproduce it elsewhere.

A GOOD MOVE.

Once more the Merchants' Association has undertaken at its own cost a work for the public good. This time it is the establishment of a "safety station" near the Lotta Fountain for the benefit of persons waiting there to take the street cars.

While this improvement will not be very extensive, and will not cost much, the benefit to the public will be large.

The platform will not impede traffic, for there will be a passageway eighteen feet wide between it and the fountain for the use of teams. That will be ample, and the requirement of passage in single file may prove a benefit by putting an end to the confusion which often occurs now by teams trying to pass one another at that crowded point.

Chief Wittman has cordially commended the plan, and there can be little doubt that other authorities of the city will be equally prompt to approve it when it comes before them. In fact, the project is one of genuine merit, and the people of San Francisco are indebted to the Merchants' Association for taking the initiative in the matter, as well as for offering to provide the station at its own expense.—*S. F. Call.*

CHIEF WITTMAN ENDORSES IT.

Office of Chief of Police.
San Francisco, Jan. 20, 1903.

L. M. King, Esq.,
Secretary and Supt. Merchants' Ass'n.
Mills Building, City.

Dear Sir: It was with pleasure that I received your communication containing specifications and plan of the safety station proposed to be erected in the vicinity of Lotta's Fountain. I think it a splendid idea. There is no question but that the traffic is so heavy at this point as to be almost uncontrollable, resulting in great danger and inconvenience to pedestrians who desire to take the cars or cross over. There is urgent necessity for a convenience such as is proposed by your Association. I take pleasure in saying to you that it meets with my hearty approval, and that I will do all I can to assist you in making it a success.

If there is anything I can do to make the establishment of this place assured, you will find me

Your most obedient servant,
(Signed) GEORGE W. WITTMAN,
Chief of Police.

NECESSITY FOR VOTING MACHINES IS PRESSING.

Present Defective Method of Balloting Was Responsible for the Disfranchisement of Forty Per Cent of the Citizens of Some Precincts in the Recent Election.

Written for the Review by THOMAS J. WALSH, Registrar of Voters, City and County of San Francisco.

[A bill has been drafted by Mr. Walsh and introduced in the legislature by Senator Devlin and Speaker Fisk enabling local authorities in charge of elections to select and adopt voting machines in accordance with the constitutional amendment enacted for that purpose. The recent elections, here and in the East, have produced decisive proof of the necessity for the use of the machines Not another election should be held in San Francisco by the blanket ballot method, and every citizen who desires to prevent a failure of government by the majority, should take the trouble to inform his representative at Sacramento that he wishes to see the Walsh Bill, or some bill equally good, made law.]

If more proof be needed of the necessity of a change in our present method of voting, it is supplied by the results of the many contests lately in progress in the State of California.

It is appalling to consider that the results of recounts held in Alameda, Tuolumne, San Mateo, Santa Clara, Placer, San Francisco and other counties have shown rejected ballots amounting in some instances to forty per cent of the entire vote cast on the precinct; rejected because of slight errors on the part of the voter, or by reason of ink marks, due in all probability, to carelessness of the election officer while counting the votes, and for which the voter is not at all responsible. It may also happen, as it did in the last general election, that the ballot paper supplied by the State is defective. All through this paper were found marks some of which it would require an expert to distinguish from ink blots. How many such ballots were rejected would be difficult to ascertain; that some of them were, we may be certain.

It is no assumption to declare that every good citizen is vitally interested in honest elections, without which the suffrage is a sham. The average voter knows but little of the frivolous and trifling technicalities which, in election contests, tend to annul the vote he has confidingly cast.

VOTERS MUST NOT BE DISFRANCHISED.

But, to whatever cause these rejections may be ascribed, it is evident that any system of voting which makes it possible for so large a number of votes to be disfranchised, is too faulty to be continued under a system of government where the sentiment expressed at the ballot box is presumed to represent the will of the voters.

It may be assumed, however, that the people of this great commonwealth, irrespective of party affiliation, do not require any further proof of the necessity of a change. The large majority cast in favor of local option in the use of voting machines is evidence of their determination to adopt a more scientific method of conducting elections. Lest there be still some doubt in the minds of our people as to what method is best, it may be well to furnish some data upon the practical use of the voting machine.

That the machine voting is no longer an experiment is proved by the fact that in the State of New York alone, 142 cities and towns including greater New York, are using them now (some have used them since 1893), and they are constantly growing in favor. Here is some interesting testimony taken from the Eastern press just after the last election.

WHAT THE TYPEWRITER IS TO THE QUILL PEN.

The average time of the voter (with the machine) was less than a minute. In one polling place in New York city, 98 votes were cast the first hour the polls were open. In another in Brooklyn, 50 men voted in 25 minutes.—*N. Y. Tribune.*

Lieutenant Governor T. L. Woodruff said to an Eagle Reporter: "That's the slickest thing I ever saw. It bears the same relation to old style voting, that the most modern typewriter does to a quill pen. I'm almost tempted to vote again in order to use the machine.

"Why, that machine ought to be universally adopted at once. The demonstrator has been explaining it to me and I believe a man who understood what to do could go in there and vote a ticket split all to pieces in ten seconds. I've been timing the voters as they go in and out, and they average less than ten seconds inside the screen.

"With the machine there is absolutely no reason for crowding and waiting. As soon as the late voters realized this, they would come earlier and the votes in the biggest election districts in New York could be all in and counted by 2 o'clock."—*Brooklyn Eagle.*

ONE-HANDED BLIND MAN CAN USE IT.

James Ball of Waterloo, a blind man, voted without assistance.—*Rochester Democrat and Chronicle.*

Darlin T. Bentley, Cherry Creek, N. Y., totally blind and with only the use of the left hand, for the first time in 34 years voted without assistance. —*Buffalo Courier.*

The use of a voting machine prevents fraud and errors, and makes it possible to promptly ascertain the result of the voting.

Voting machines save great and unnecessary cost in printing and distributing ballots and pasters. In the interest of purity at elections, in the interest of accuracy, voting machines ought to be used in every voting precinct in the State of Connecticut.—*New Haven Leader.*

Wherever people talked about the election, and discussed its various details in Milwaukee County, mention was made of the success of the voting machines. That they are bound to come, and that the city should be supplied with them throughout, was the almost unanimous verdict.—*Milwaukee Free Press.*

And so may be given extracts from hundreds of journals in places where the machines were used; and if they are otherwise than unanimously in favor we have not heard it.

In the Buffalo election in 1900, there were eleven precincts where over 800 voters were registered, yet every man had plenty of time to vote, and there were parts of the day during which the machines were idle.

BOTTOM OF THE LIST HAS A CHANCE.

From the report of the Finance Committee of the Common Council of Ithaca, N. Y., of which Dr. R. H. Thurston, who is the Professor of Mechanical Engineering in Cornell University, is chairman, we quote the closing sentence:

The machines retain all the virtues and exclude all the vices of the old methods of balloting. Their use would be entirely justified, even though they involved a more costly rather than a much less expensive system. Their adoption is looked upon by your committee as promoting good politics, good morals and good finance.

Heretofore, many of the advantages of machine voting have been touched upon, but there is one to which seemingly not enough thought has been given. Under our present election by ballot it has been generally demonstrated that candidates for offices whose names appear near the bottom of the ballot, receive a much smaller vote than those who have a more favorable position near the top. Voters seem to get tired, or, in the common parlance of the street "give them the overlook." This is a serious disadvantage to the candidates so placed, as many votes are lost to them in that way. It has been the general experience where blanket ballots are in use, and is a source of general complaint. But it has been found that in machine voting, the location of the name of the candidate does not militate against him in any perceptible degree. Voting is so quick, and the names are so clearly before the voter, that if any are skipped at all, it is done intentionally.

To quote once more from the report of the Finance Committee of the Common Council of Ithaca, N. Y., in reference to the voting machine:

1. The voting machine is a simple, reliable, durable and convenient apparatus for its purpose.

2. This machine compels the deposit of a perfect and accurate ballot, of the form chosen by the voter.

3. It restricts the voter absolutely to the limit of the law, and permits him freedom as absolute in voting within that limit.

4. Defective ballots, the usual fault of ordinary methods of voting, are entirely done away with and no man loses his vote through defect of the system, or fault of his own if he votes at all. The disfranchised voter becomes unknown.

5. Fraudulent voting is impossible, as well as errors in voting.

6. The vote cast is registered, vote by vote, with absolute accuracy and certainty.

7. The result can be declared immediately upon the close of the polls, having already been completely counted.

8. The cost of the system is so much less than that of the old method, that the machines usually pay for themselves in from three to seven years.

DESERVES THE SUPPORT OF EVERY CITIZEN.

Undoubtedly the expense of conducting elections in Ithaca is less than in San Francisco, where our observation gives us reason to estimate that the cost of the voting machines would be saved in three years or less.

In consideration of these facts it would seem almost unnecessary to remind citizens interested in social and political reform of their duty in the premises.

It is to be hoped that citizens generally will render their aid, whether by suggestion or other active co-operation, in the framing of the proper laws by our present Legislature. Any citizen can render some good service in this behalf. The Legislature should be carefully watched, and every legitimate influence possible brought to bear, to the end that the present dangerously defective election laws be supplanted by a system that shall inspire confidence and trust in our government, and make our vote in future an honest expression of the will of the citizen.

CIVIL SERVICE COMMISSION REPLIES TO CRITICISMS.

Contends the Delays are Largely Due to Lack of Funds With Which to Pay Expert Examiners.

Certain members of the Merchants' Association having questioned the diligence of the Civil Service Commission in holding examinations for original appointment to the service and thus providing eligibles for a number of places now filled by temporary appointees, the Board of Directors submitted a request to the commission for an explanation of the delay. A copy of the letter will be found elsewhere, with a reply from Mayor Schmitz. The Civil Service Commission has also sent the following communication to this office:

Office of Civil Service Commissioners, City Hall.
San Francisco, January 23, 1903.

Mr. Frank J. Symmes, President,
Merchants' Association,
Mills Building, City.

Dear Sir:—In answer to your letter of the 13th inst., the Civil Service Commissioners desire to assure your Association, and all other friends of the Merit System, that examinations of applicants for appointment to the various places of employment under the jurisdiction of this Department will be held as rapidly as the facilities at the command of the Commission will permit.

COMMISSIONERS NEW IN OFFICE.

The majority of the present Commissioners assumed office on the 8th inst., and not being acquainted with the conditions affecting the work of their predecessors, are unable to advise you regarding the difficulties that doubtless interrupted operations last year. The records show, however, that during last year 66 permanent appointments were made from examinations held that year; and that during 1901, 84 permanent appointments were made from examinations held that year.

The examination for Police Patrol and Ambulance Drivers, covering 30 places, was set for last November, and would have been held, and those places would now be filled with civil service appointees were it not for the issuance of an injunction yet pending against the Commission. We have no doubt of winning the case, and expect a favorable decision any day, the matter having been in the hands of Judge Troutt for some time past. It would be only fair to the last Commission to credit the 30 appointees as Police Patrol and Ambulance Drivers to last year's work. If that be done, the figures show that 96 permanent appointments should be credited to examinations held in 1902, as against 84 permanent appointments from examinations held in 1901.

The first examination scheduled for this year is for Firemen. Applicants will be subjected to a physical and a medical examination, commencing on the evening of February 2d, and continuing probably throughout that week. The athletic examination will be held February 16th, and the written examination February 21st. The examinations for promotion in the Fire Department will follow as rapidly as possible.

A Board of Examiners has just been appointed to conduct a series of eight examinations for positions in the Department of Electricity, and at the regular meeting of the Commission, to be held next Monday, dates for some of these examinations will be set.

An endeavor is now being made to obtain a Board of Examiners for an examination of Chief Plumbing Inspector, Department of Health.

EASTERN CITIES PAY EXPERTS.

All the places now filled by temporary employees have been listed for the very purpose of subjecting them to examinations, it being the purpose of the Commission to push the work energetically. The majority of the remaining examinations must be conducted by experts, as they will cover positions filled by mechanics, or by men possessing technical qualifications necessary for the proper performance of the duties.

You are aware that this Commission has no fund from which to pay for the services of experts, and you need not be told that it is very difficult to obtain such services gratuitously. We are having no little trouble, even now, in obtaining the services of physicians to conduct the medical examination for Firemen. In Eastern cities, all experts are paid reasonable fees for their services, and the delay to which we are subjected is thereby overcome. If all the experts who have aided this Commission from the beginning had been paid, the whole cost of the Department would have been doubled, the results would probably have been trebled, and the work by this time would have been very near completion.

The present Commission, however, has determined to overcome all difficulties as expeditiously as possible, to the end that the interests of the people may be properly safeguarded by the employment in the various Civil Service Departments of men whose sole claim for recognition is their personal merit.

We are anxious to receive the benefit of any suggestions that your Association, or other friends of Civil Service may have to offer, and we would deem it a favor if from this date you would investigate any complaints that may come to you similar to that referred to in your letter of the 13th inst., and give us the benefit of your investigation, either by suggesting a way to overcome difficulties that may beset our path, or by assisting to show the public that this Commission is honestly doing all it can to put the Merit System into full operation.

Respectfully yours,
CIVIL SERVICE COMMISSION,
(Signed) E. F. MORAN,
Chief Examiner.

BOARD MOVES TO MAKE MERIT SYSTEM SECURE.

Association Proposes Constitutional Amendments that will Give Validity to Ineffective Provisions of the Charter.

Some of the employees in the city civil service have recently grown apprehensive that the charter does not protect them in the positions they have won through examination and are supposed to hold through merit.

The tenure-of-office clause in the State constitution is believed to be in conflict with the civil service provisions of the charter, and, if it is, will override them unless modified.

The matter has been taken up by the directors of the Merchants' Association and efforts are being made to have this part of the fundamental law amended as far as it relates to employees under the merit system.

At the same time steps have been taken to secure an amendment providing for the proper extension of the merit system to employees in the county offices in San Francisco, as the freeholders attempted to do.

WHAT THE CHARTER INTENDED.

The framers of the charter believed that in all the offices affected by the civil service sections they had provided for a tenure during good behavior. The constitution, however (in Section 16, Art. 20), says that the term of no officer shall exceed four years. Competent legal opinion is to the effect that this might be held to apply to the clerks, deputies and other employees of the city, who, when they had served four years, would be dependent for reappointment on any civil service commission that might then be in power.

Civil service men contend that a merit system limited to four years is no merit system at all. Unless an appointee in the civil service can hold his position as long as he behaves himself and does his work properly he will become the protege of a boss and dependent on politics for his livelihood. The civil service commission would have the dangerous power, at the end of four years, of refusing to reappoint him, without having convicted him of any offense. This is utterly repugnant to the intentions of the freeholders who framed and the people who adopted the charter, and under any such system the civil service men would be compelled to go into politics in order to procure the reelection of heads of departments who would protect them in their places; one of the very things civil service reform aims to prevent.

The Merchants' Association has had an amendment prepared that will protect men under the merit system wherever it may be adopted in this State, but which does not affect the four-year limitation in other cases.

THE CASE OF THE COUNTY OFFICIALS.

The Supreme Court having decided, in the case of Crowley vs. Freud that the charter had no power to prescribe the qualifications of employees in the county offices, it has been impossible to enforce the merit system there. The Association's attorney has carefully considered the matter and has drafted an amendment that will cover this point.

There is nothing radical about either measure. Both are designed to make it possible to enforce the charter as it was adopted by the people, and as the people desire it to be enforced. Their purpose is not to extend civil service reform, but to give it validity where the voters of San Francisco sought to establish it. Senator Belshaw introduced the measures, and the senate committee on constitutional amendments has recommended their adoption.

A most readable article about this city is the one Chas. F. Lummis contributes to his magazine "Out West," for January, as part of his series "The Right Hand of the Continent." It is copiously illustrated with engravings of business blocks, residences and public men, and is finely appreciative of some of the best characteristics of the place.

Compromises always give greater weight to considerations of immediate expediency than to vastly more important considerations of general well-being throughout the far-reaching future. —*Public Opinion.*

Being a democrat never made a good sheriff, and being a republican never made a good surveyor.—*Cottonwood (Cal.) Enterprise.*

STATE IN NEED OF A BOARD OF CHARITIES.

Merchants' Association Endorses the Bill Providing for Non-Partisan Supervision of State Institutions.

The directors of the Merchants' Association have adopted and sent to Sacramento resolutions endorsing the bill providing for a State Board of Charities and Corrections, which was drafted by the legislative committee of the State Conference of Charities and Corrections. The bill has been introduced and has strong support in the Legislature.

The want of a Board of Charities and Corrections has long been felt in California, where the methods of charity administration have been rather haphazard and its problems increasingly complicated and pressing.

A State board, properly empowered, could introduce economy and system, and cause the work of relief and punishment to be done better than at present, and at less cost to the tax payer.

WHAT THE BILL AIMS TO DO.

The bill provides for the appointment by the governor of a non-partisan commission of six persons to serve without salary. It shall be their duty to examine all charitable and correctional institutions supported to any extent by public funds, and to recommend improvements and legislation for them. The board will be empowered to enter any State institution at any time, examine its records and subpoena witnesses. As it will have no executive power, no contracts to let, and no patronage to distribute, it will probably attract no politicians, and its work will be done by disinterested persons for the good of the whole community.

Such boards are not an experiment. They exist in nineteen States, among which are Massachusetts, Pennsylvania, New York, Ohio, Indiana, Illinois and Colorado, all of which are recognized as being in the forefront of progress in scientific philanthropy.

HOW THE BOARD WOULD WORK.

A board of this kind, the proponents of the bill contend, could supply reliable data to the Legislature and make recommendations which would have the support of public opinion. It could keep abreast of the latest developments in penology and scientific charity administration, and the public would have confidence in its requests for funds for the various State institutions. In time its methods would largely supplant partisan political influence in this field; such, at least, has been the experience of other States.

The Merchants' Association, since its inception, has taken an active interest in the administration of charity, the directors feeling that inasmuch as the merchant furnishes a good proportion of the funds, he is directly interested in their economical and efficient disbursement.

SUPPORTED BY THE ASSOCIATION.

In pursuance of its policy in this regard, the Board of Directors, on January 19, adopted the following resolutions:

Whereas, The present lack of uniformity in the management of the various charitable and correctional institutions of California tends to impair their most efficient administration; and

Whereas, Experience has shown that the general supervision by a state board, of all charitable and correctional institutions receiving public funds is conducive to the public welfare; therefore, be it

Resolved, That the Merchants' Association endorses Assembly Bill No. 18, creating such a State Board of Charities and Corrections, and hereby urges its enactment by the Legislature of the State; and,

Resolved, That copies of these resolutions be forwarded to the chairmen of the Assembly and Senate committees in charge of this bill.

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO,
FRANK J. SYMMES, President.
L. M. KING, Secretary.

MERCHANTS ENDORSE THE JUVENILE COURT BILL.

Resolutions Have Been Sent to the Legislature Urging the Passage of the Measure.

The advantages of juvenile courts for the discipline of delinquent children without exposing them to the contamination of hardened criminals in the common jails have been discussed in the REVIEW, and its readers have been kept informed of the progress of the movement to secure this needed reform for California. The bill prepared by Mr. O. K. Cushing at the request of members of the California Club, of the Associated Charities and of the Merchants' Association, has been sent to the Legislature. The Merchants' Association has added the following endorsement to the already strong influences in favor of the measure:

Whereas, Juvenile Court laws, such as Assembly Bill No. 127, have been in force in other States of our Union for a number of years, and have been found to be in accord with sound business sense, in line with humanity, and productive of good citizenship—a benefit alike to the offender, society and the State—therefore, be it

Resolved, That the Merchants' Association of San Francisco hereby earnestly approves and heartily endorses Assembly Bill No. 127, providing for the treatment of juvenile offenders, for the appointment of probation officers, etc., and emphatically urges its enactment by the Legislature of our State; and

Resolved, That copies of these resolutions be forwarded to the Chairman of the Assembly and Senate Committees in charge of this bill, and to the Legislative Representatives of our City.

THE MERCHANTS' ASSOCIATION,
OF SAN FRANCISCO,
FRANK J. SYMMES, President.
L. M. KING, Secretary.

PROMOTION COMMITTEES' BOOK IN BRISK DEMAND.

One Firm Sends East One Thousand Copies of "San Francisco and Thereabout."

The California Promotion Committee has had almost enough work to keep it busy lately with the book "San Francisco and Thereabout." The second edition has been exhausted and the publishers are at work on a third, while the demand shows no symptoms of diminishing—and this in spite of the fact that some of the old residents who can not be made to believe in modern methods freely predicted that the committee would not sell a thousand copies.

One firm bought a thousand to send to its agents and representatives in the East, so that they might be informed about the sort of cit for which they were doing business. Several others have sent lots of one hundred. There i probably nothing short of an extended visit tha will do more to dissipate the current Easter misinformation about San Francisco than th circulating of this book. It can be had for fifty cents a copy on application to the California Promotion Committee, 25 New Montgomery St.

CHARACTER SKETCH OF A SUCCESSFUL MERCHANT.

Something About the Personality of Henry Siegel, Organizer of Great Department Stores.

Mr. Siegel is essentially a self-made man and sublet no part of the contract. What he does not know about geology or astronomy might fill a wing of the Congressional Library, but what he doesn't know about department stores and progressive methods of merchandizing could be written on the nail of your thumb.

Mr. Siegel's most remarkable charactertistic is his ability to organize. He is the J. P. Morgan of American departmentdom. But while his constructive powers are of a high order, equally so are his administrative. Some men can organize, but not administer; others administer, but not organize. But Henry Siegel excels at both.

Prominent, too, among Mr. Siegel's traits is his boundless energy. He is a human dynamo—all brain and nerves. Nor has he that kind of restlessness, sometimes confounded with energy, that is possessed by a man who would get on horseback on shipboard.

He never imagines that he is going forward when he has only been turning around. Believing that a straight line is the shortest distance between two points, he wastes neither time nor energy in indirection or circumlocution. He not only "gets there," but in the right way.

He loses nothing he cares for through failure to try for it. Such an example of indefatigable energy must prove an incentive to his thousands of employees. He does not require others to eat the bait in the sun, while he enjoys the fishing in the shade.

Mr. Siegel is not a talker, but a man of few words, and those well considered. He is never injured by an accidental discharge of his vocabulary.

And, it may be added, that he knows how to be silent in more languages than most men can talk in. But as a listener he is unexcelled. He gives ear to anybody who can tell him anything worth listening to.

Mr. Siegel places implicit confidence in his buyers and chief adjutants. "If I can't trust a man absolutely," he has often said, "I can't trust him at all." He is not one of those suspicious mortals who take the world for a rogues' gallery. He assumes that a man is honest till he has reason to think otherwise.

When asked by *The Economist* man what his idea was in having such a number of stores, Mr. Siegel replied: "To gain two ends. First, the greater command of markets by the immense increase in purchasing power thus obtained. Second, the economy of expense incident to big combinations. If I can handle four times as large quantities as my competitors can, I can buy cheaper, and buying cheaper can sell cheaper. That's it, and that's all."—*Dry Goods Economist*.

In a democratic State it is not the government which creates public opinion, but public opinion which creates the government, and it is the public-spirited citizen in private station who forms and educates the public opinion.—*Horace E. Deming.*

WORK OF THE DIRECTORS.

Efforts to Secure Voting Machines are Supported, and Plans for a Safety Station Adopted.

Four regular meetings of the Board of Directors and two meetings of Standing Committees have been held during the past month.

NEW MEMBERS:

The following seventeen new members have been added to the roll:

Pacific Acetylene Gas Co..Gas Inspectors.....
.....115 New Montgomery
H. Ravn..... Restaurant 111Market
Paul Bancroft .....Capitalist.....History Bldg.
White Star Laundry Co...Laundry.....330 Market
Phil. B. Bekeart Co.....Guns and Ammuniton
.....114 Second
Union Photo Engrav. Co..Photo Engravers.....
.....144 Union Sq. Ave.
A. C. Hellman.....Broker—Stocks & Bonds
.....317 Hayward Bldg.
P. Flatow.....Druggist.....600 Geary
Belden & Palache.....Insurance.....313 California
French & Linforth.....Manufacturers' Agents
.....308 Market
C. D. Bunker, & Co .....Custom House Brokers
.....435 Battery
McDonogh & Runyon.....Commission Merchants
....416 Davis
John W. Pew.....Mining.....314 Pine
Allen & Allen.....Plumbers.....1151 Mission
French Savings Bank.....315 Montgomery
W. F. Roberts.....Butcher.....2817 California
M. Waniorek.....General Brokerage.....
.....412 California

NEW CUSTOM HOUSE.

The Board has joined with other commercial organizations in authorizing Mr. Edgar Painter, secretary of the North Central Improvement Association, to act as joint representative at Washington in endeavoring to secure an increased appropriation for the new Custom House for the purpose of providing therein suitable quarters for the Sub-Treasury which requires larger accommodations.

VOTING MACHINES.

The board is preparing to assist in securing the passage of a bill by the Legislature, authorizing the use of voting machines and permitting local authorities to select the kind of machine to be used in their respective districts. It has endorsed the bill sent up by Registrar Walsh and introduced by Senator Devlin and Speaker Fisk, at the same time suggesting that some minor changes be embodied in it.

IMPROVED WATER FRONT ADMINISTRATION.

The need for the extension of the seawall and the providing of better facilities for the growing commerce of this port has been receiving constant attention from the Board. The increased size and number of vessels now using our docks require longer and wider wharves than those thus far built. The Board believes that all new wharves for ocean steamship trade should be constructed 125 feet wide instead of 100 feet as heretofore. In conjunction with the other commercial organizations, the Merchants' Association sent representatives to Sacramento on January 21 to confer with Governor Pardee on these subjects and present to him the actual needs of the water front and the necessity for legislation providing the required improvements.

PUBLIC SAFETY STATION.

The Board has decided to take in hand the matter of providing for the safety and convenience of pedestrians desiring to board Market street cars at the principal stopping-place in front of Lotta's Fountain. Plans for a "safety station," such as are largely used abroad for this purpose on crowded thoroughfares, have been prepared and the Board has offered on behalf of the Merchants' Association to construct such a station at this place and present it to the city. Plans and description of the station are given in another column.

REPAIRING THIRD STREET PAVEMENT.

The Board has sent the following letter to the Board of Public Works, calling attention to the need of making temporary repairs in the pavement on Third street, between Mission and Howard streets:

December 23, 1902.

To the Honorable,
The Board of Public Works,
City and County of San Francisco,

Gentlemen:—We desire to call the attention of your honorable Board to the extremely bad condition of the pavement on Third street between Mission and Howard streets and respectfully ask that some immediate steps be taken to remedy the conditions existing there.

We appreciate the fact that it is the intention of your honorable Board to repave this block, that it is your desire at the same time to widen and repave the entire street south of Mission and that perhaps needed repairs on this block have not been made on the supposition that it would be considered a waste of money to repair a block which is soon to be repaved. We beg, however, to call your attention to the fact that proceedings for the repaving of even this block have not as yet been started; that it may be some time before you can proceed with the widening of the entire street, and that, if proposals for repaving this block alone are advertised, it will be at least thirty days before work will be commenced.

The holes in the present pavement are so large and deep that the street is almost impassable for heavy hauling. This street is the thoroughfare traveled by all tourists arriving at Third and Townsend streets and its present condition is not only an obstruction to travel but a discreditable reflection on the City.

We consider it so detrimental to the City that the present conditions on this particular block should continue for even thirty days longer that we respectfully urge your honorable Board to make such temporary repairs there as will place the street in a fairly good condition until the work of repaving actually begins.

Respectfully yours,
THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO,
FRANK J. SYMMES, President.
L. M. KING, Secretary.

The roadway of this street is to be widened by reducing the width of the sidewalks, and entirely repaved. The street car tracks will also be reconstructed with the new grooved girder rail, provided for by the ordinance recently introduced by the Merchants' Association and adopted by the Board of Supervisors. This improvement, however, will not be made for about three months.

LEGISLATIVE BILLS ENDORSED.

The Board has unanimously endorsed the bills introduced in the Legislature providing for a State Board of Charities and Corrections and for Juvenile Courts. Resolutions adopted are given in another column.

CIVIL SERVICE EXAMINATIONS.

The following communication has been sent to the Board of Civil Service Commissioners, calling attention to the delay in furnishing eligible lists for those positions not yet filled by the Commission.

January 10, 1903.

To the Honorable
Board of Civil Service Commissioners,

Gentlemen: Complaints have been made to us of delay on the part of the Civil Service Commission in holding examinations for the various positions in the city government which come under the jurisdiction of the Commission and which have not yet been filled with appointees from the eligible lists.

The strong and continued interest and support which the Merchants' Association has always given to the cause of Civil Service Reform in San Francisco, causes us respectfully to ask your honorable Board to advise us what difficulty has prevented the holding of more examinations during the past year, and to express the earnest hope that your honorable Board will proceed as rapidly as possible to provide eligible lists for all positions under your jurisdiction and that every effort will be made to carry out the intentions of the Civil Service provisions of the Charter.

Respectfully yours,
THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO,
FRANK J. SYMMES, President.
L. M. KING, Secretary.

The following reply to the above communication has been received:

January 14, 1903.

Frank J. Symmes, Esq.,
President Merchants' Association, and
L. M. King, Secretary,

Gentlemen: Your communication of January 13th, 1903, to the Civil Service Commission has been handed to me by the President. I have instructed them to proceed in as speedy a manner as possible with the Civil Service examinations and have their assurance that they will do everything in their power to hold the same as speedily as possible.

In the past year the examinations have been carried to the extent that it was possible to do so, and there has not been a desire on the part of any of the Commissioners to retard or interfere with the same.

Thanking you for the interest you have taken in the matter, and assuring you that immediate attention will be paid to your communication and suggestion, I remain,

Sincerely yours,
(Signed) E. E. SCHMITZ, Mayor.

UNIFORM ACCOUNTING FOR MUNICIPALITIES.

Comparative Estimates of the Cost of Government are Impossible Without It.

The business man is giving a great deal of attention to-day to the problem of the cost of manufacturing his goods. The same principle is equally useful in the business of government. What does government cost?

It is not sufficient for the business man to know what his factory costs in lump sums, but he must know this in detail in order that he may make such improvements as will secure the greatest economy. Card systems are introduced and improved methods of bookkeeping are always sought.

The same principle applies to government. Costs must be carefully found by a careful classification of expenditure. This can be secured by a serviceable system of bookkeeping. In government, comparison is very valuable. In fact it becomes necessary in order for a city government to understand fully the condition of its finances.

The first step in this direction is a simple system of uniform accounting for all the local governments. Our present systems of accounting are almost as numerous as our cities. No comparison of expenditures of our cities is possible so long as the present chaotic condition exists. Each city should be able to compare its revenues and expenditures, item for item, with all the cities of the State. In order to accomplish this a system of uniform accounting should be introduced and its supervision left to the tax commission or some other State authority. This is very much needed in the State for the local government as well as for the State administrations.

Ohio has recently adopted a uniform system and the legislatures of Massachusetts and New York are expected to take action upon the subject this winter. Wyoming has for some time had a system of uniform accounting with State inspection and auditing which has given splendid results.—*The Municipality.*

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....President.
Thos. Day Co.

ANDREW M. DAVIS.....First Vice-President.
The Emporium.

FAIRFAX H. WHEELAN.....Second Vice-President.
Southern Pacific Milling Co.

C. S BENEDICT.....Treasurer.
Benedict & Turner.

FOSTER P. COLE.....Sterling Furniture Co.
WALTER E. DEAN.....Walter E. Dean.
W. J DUTTON.....Fireman's Fund Insurance Co
R. B. HALE.....Hale Bros
F. J. KOSTER.....California Barrel Co.
A. J. MCNICOLL.....A J. McNicoll Elevator Co
CHAS. M. PLUM.....Chas. M. Plum & Co.
A. J. RICH.....A J. Rich & Co.
P. C. ROSSI.....Italian-Swiss Agric Colony.
ROBERT H. SWAYNE.....Swayne & Hoyt.
A. H. VAIL.....Sanborn, Vail & Co
L. M. KING.....Secretary and Supt.
GEO. T. WRIGHT.....Attorney

STANDING COMMITTEES.

PUBLIC AFFAIRS.

WILLIAM J. DUTTON, *Chairman.*
FAIRFAX H. WHEELAN, A. J. MCNICOLL,
A. H. VAIL. A J. RICH.

PUBLICITY AND PROMOTION.

FAIRFAX H. WHEELAN, *Chairman*
FOSTER P. COLE, CHARLES M. PLUM,
R. B. HALE, F. J. KOSTER.

TRADE AND FINANCE.

ANDREW M. DAVIS, *Chairman*
ROBERT H. SWAYNE, WALTER E. DEAN,
C. S. BENEDICT, P. C. ROSSI.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.....107 New Montgomery
Baker, Vawter Co.....Mills Bldg.
Barrow, Wade, Guthrie & Co..Mills Bldg
Langdon, Walter G.....Mayward Bldg
Phillipps, P. G. & Co.....Mills Bldg

ADVERTISING.

Dodge, Al. Co., The.....47 Van Ness Av
Leach & Gates.....Jones Market

ADVERTISING CARDS.

Stupa ich Mfg. Co., The.....141 Fremont

AGENTS.

Sanderson, Geo. R.....238 Montgomery
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
Osborns & Co., D. M.....15 Main

ARCHITECTS.

Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
Maggs, Herbert B.....36 Flood Bldg
Mooser, William & Son.....14 Grant Ave
Paff, Charles.....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery

ART GLASS.

California Art Glass, B. & C. Works...120 Second

ART GOODS.

Cohen, H.....19 Grant Ave
Gump, S. & C.....113 Geary
Kennedy-Rabjohn Art Co.....19 Post
Sanborn, Vail & Co.....741 Market
Schuessler Bros.....110 Geary
Vickery, Atkins & Torry.....224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co.....422 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co.....3 California

ASSAYING.

Price, Thos. & Son.....524 Sacramento
Simonds, Ernest H.....417 Montgomery

AUCTIONEERS.

Hasch Auction Co.....310 Sutter
Chase, Fred H. & Co.....1732 Market
Dinkelspiel, J. S. & Co.....115 Bush
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co.....709 Front
Schmidt, J. & Co.....116 Drumm

BAKERIES.

Frost, Nicholas.....336 Third
Simkins & Thorp.....116 Erie

BANKS AND BANKERS.

American National Bank.....200 Montgomery
Anglo-Cal. Bank, Ltd.....200 Sansome
Bank of California.....400 California
Cal. Safe Deposit & Trust Co.....Montgomery and California
Canadian Bank of Commerce.....California and Sansome
Columbian Banking Co..C Spreckels Bldg
Comptoir National D'Escompte de Paris.....122 Sansome
Crocker-Woolworth National Bank or San Francisco.....600 Market
Donohoe-Kelly Banking Co.....100 Montgomery
French Savings Bank...315 Montgomery
German Savings & Loan Society.....526 California
Germania Trust Co.....42 Montgomery
Hibernia Savings & Loan Society.....McAllister and Jones
Italian-American Bank.....618 Montgomery
London & S. F. Bank, Ltd..424 California
London, Paris & American Bank, Ltd.....Sutter and Sansome
Mercantile Trust Company of San Francisco.....236 Bush
Murphy, S. O.....First Nat. Bank
Mutual Savings Bank of San Francisco.....33 Post
Nevada National Bank of San Francisco.....301 Montgomery
Rollins, E. H. & Sons.....335 Pine
Savings and Loan Society.....101 Montgomery
S F. Savings Union.....532 California
Security Savings Bank...222 Montgomery
Swiss-American Bank...524 Montgomery
Wells, Fargo & Co.'s Bank.....Sansome & Market

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Fink Co.....818 Market

BARREL MANUFACTURERS.

California Barrel Co.....327 Market

BAZAARS.

Emporium, The.....Market

BEER BOTTLERS.

Enterprise Bottling Co....2745 Sixteenth
Fredericksburg Bottling ..Co..1510 Ellis

BELTING—LEATHER.

Cook, H. N. Belting Co.....126 Fremont
Heins, Alex Belting Co.....93 Fremont

BICYCLES.

Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Mohrig, Edwin.....1522 Market
Varney, T. H. B.....1331 Market

BILL POSTERS.

Owens, Varney & Green.Market & Tenth

BOILER WORKS.

Eureka Boiler Works.....113 Mission

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOK BINDERS.

Hicks Judd Co.....23 First
Phillips Bros.....506 Clay

BOOKS AND STATIONERY.

Cary, L. H.....16 Grant Avenue
Cunningham, Curtiss & Welch.....319 Sansome
Elder & Shepard.....238 Post
Hanak & Hargens.....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....204 Pine
Robertson, A. M.....126 Post
S F. Newa Co.....242 Geary
Whitaker & Ray Co., The.....723 Market

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co.....129 Sansome
Elsenberg, Henry.....406 Kearny
Heim, F. L.....234 Stockton
Kast & Co.....738 Market
Keenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Nolan Bros. Shoe Co.....312 Market
Philadelphia Shoe Co.....10 Third
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....23 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe Co.....42 Second
Williams-Marvin Co.....569 Market
Young, George H.....117 Bush

BOX MANUFACTURERS.

Gray's Harbor Commercial Co.....237 Cal

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing & Malting Co.....18th & Florida
Wunder Brewing Co...Scott & Greenwich

BREWERS' & BOTTLERS' SUPPLIES.

Abramson-Heunisch Glass Co....10 Main
Bauer-Schweitzer, H. & M. Co.....632 Sacramento

BRICK MANUFACTURERS.

Patent Brick Co.....240 Montgomery

BRIDGE BUILDERS.

S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....435 Battery
Harper, F. F. G. & Co.....409 Washington
Heise, Chas. Ed. & Co.....610 Battery
Mattoon & Dangladn.....508 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmiedell.....307 Sansome
Page Bros.....302 California
Wanlorek, M.....412 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. B.....123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington.....221 Sansome
Barth, J. & Co.....480 California
Bowman, G. F.....323 Hayward Bldg
Girvin & Eyre.....California
Goldman, Max.....312 Pine
Hecht Bros. & Co.....312 Pine
Heilman, A. C.....317 Haywards Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Politzer & Co.....Clunie Bldg
Politz, Edward & Co.....402 California
Rehfish & Hochstadter.....413 California
Toplitz, Joseph D.....230 Pine

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg. Co..3178 Seventeenth

BUILDING AND LOAN ASSOCIATIONS.

Continental Building and Loan Association.....301 California
Pacific States S. L. & B. Co.....410 Pine

BUILDING MATERIALS.

Waterhouse & Price..29 New Montgomery
Pacific Portland Cement Co.....Claus Spreckels Bldg

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co.....116 Battery

BUTCHERS.

Baccus, R. T.....SW. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Heilbron & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Stone & Ecklon Co., The.....236 Sixth
Taaffe, Wm. & Co.....1537, 15th Ave. So.

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.....770 Mission

CAPITALISTS.

Bancroft, Paul.....History Bldg
Bishop, Chas. R.....630 California
Center, John..NE. cor. 16th and Shotwell
Dean, Walter E.....81 Nevada Block
Denman, James.....2318 Steiner
Ehrenpfort, Wm.....801 Fillmore
Fontana, Mark J.California and Front sts
Hayward, Alvinza.....632 Market
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Levy, H. M.....41 Nevada Block
McDonald, Jasper.....Mills Bldg
Moore, A. A. Jr.....Hayward Bldg
Phelan, Jas. D.....Phelan Bldg
Poniatowski, A.....Crocker Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works.....Geary and Stockton
Thompson, R. R.....503 California
Wilson, W. F.....140 Broadway

CARPENTERS AND BUILDERS.

Murray, S. C.....632 Howard
Robinson & Gillespie.....437 Sutter

CARPETS.

Gullixson Bros.....965 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walter, D. N. & E. & Co.....529 Market

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works.....703 Valencia
Cal. Carpet Cleaning Works..329 Guerrero
Hampton & Bailly.....146 Church
Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND RUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Glenn, A. G. & J. Q.....1321 Market
Grave, B. & Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons..Golden Gate Ave & Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....
.....Market & Tenth
Wertsch, William...100 Golden Gate Ave

CASH REGISTERS.

Autographic Register Co.....523 Market
Freeman, I.....1327 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co.....
.....Claus Spreckels Bldg

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet Cemetery .....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....
.....661 Mission

CHARCOAL.

Ohlandt, N. & Co.....Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.....
.....San Bruno Road and 27th
Western Chemical Co.....Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....517 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis .....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....101 Powell
Blaskower, M. & Co.....223 Montgomery
Brandt, Jacob.....415 Battery
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....314 Sacramento
Lane & Connelly.....204 Market
Langatadter, I. S.....401 Geary
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas... .....101 Grant Ave
Nichols, R.....1191 Market
Ordenstein, Max..... .....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.... ....503 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTORS.

Well, W. M. Co.....106 Pine

CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

CLOAK AND SUIT HOUSES.

Callieau, Armand .....114 Kearny
Columbia Cloak and Suit House.....
....1022 Market
Davidson, D. M. & Co.....62 First
Golden Gate Cloak and Suit House..
....1230 Market
Kelly & Liebes..... .....120 Kearny
Livingston & Co.....867 Market
Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner.....23 Montgomery
Brown Bros. & Co.....121 Sansome
Frank Bros.... .....535 Kearny
Hirsch Bros.... .....221 Montgomery Ave
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co.....11 Battery
Jewell, G.....630 Kearny
Kellus, Chas. & Co.....132 Kearny
Mandel, Pursch & Wiener....125 Sansome
Neustadter Bros.... .....133 Sansome
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny & Post
Schwartz, A.....62 Third
Straus, Louis .....11 Sansome
Summerfield & Roman....Fifth & Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cornwall, P. B.....204 Front
Fritch, Geo .....110 East
Greenberg, A. H.....1119 Ellis
Middleton, John .....309 Stockton
Morton, Thomas .....674 Geary
Oregon Coal & Navigation Co.....
....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld'a John, Sons.....202 Sansome
San Francisco & San Joaquin Coal Co.
....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Wainwright & Easton .....131 Folsom
Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co.....117 Washington
Armsby, J. K. & Co.....133 Market
Biagi, D. & Co.....520 Sansome
Caffrey, John .....21 Sutter
Christy & Wise Com. Co.....223 California
Cutter & Mosely.....302 California
Dairymen's Union .....128 Davis
DeBernardi, D. & Co.....409 Front
Demartini, John & Co....315 Washington
Dempster & Son.....320 Sansome
Dennisca, Flaweger & Co.....117 Sacramento
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....804 Washington
Eveleth-Nash Co.....422 Front
Freitas, M. T. & Co.....325 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri .....309 Washington
Greenway, E. M...Vallejo St. Warehouse
Griffin & Skelley Co.....132 Market
Grinbaum, M. S. & Co., Ltd.....215 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hansen, John R. & Co.....310 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....10 Davis
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivancovich, J. & Co.....209 Washington
Kittle & Co.....202 California
Landsberger & Son.....123 California
Leist, C. J. & Co...Sacramento and Davis
Lercari, C. J. & Co.....524 Sansome
Lichtenberg, William.... .....215 Sansome
Lichtenberg, R..... .....303 California
Loaiza, W. & Co.....218 Sansome
Lowry, W. G. & Co.....40 California
Lydeo & Co..... 111 Front
Macpherson, A. M.....215 Washington
McDonogh & Runyon.....416 Davis
McLeod, Daniel.....321 Bush
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall.....310 Washington
Montealegre & Co.....410 Hayward Bldg
Nardini, A. & Co.....324 Davis
Pettigrew, John M.....210 California
Phillips, M. & Co.....202 Market
Porter Bros. & Co.Washington & Drumm
Scatena, L. Co.....104 Washington
Schwartz Bros..... .....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific Milling Co..224 California
Sresovich, L. G. & Co.....621 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Welch & Co.....220 California
Wetmora Bros.... .....415 Washington
Wheaton, Pond & Harrold.....110 Davis
Williams, The H. A. Co.....308 Market
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....215 Mission
Young, Carlos G.....122 Davis
Zentner, J. & Co....Front & Washington

CONFECTIONERS.

Blum, S..... .....Polk & Sutter
De Martini, L. Supply Co.....112 Front
Gruenhagen & Co.....20 Kearny
Guillet, Chas..... .....905 Larkin
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....222 Battery
Lechten Bros..... .....1257 Polk
Maskey, Frank.... .....32 Kearny
Roberts, Geo. F. & Co....Polk and Bush
Rothschild & Ehrenpfort.....35 Main
Strohmeier, W. A. & Co.....1006 Market
Seidl, J. & Co.....658 Mission
Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.... .....
... .N.E. cor. Broadway and Front

COOPERAGE STOCK.

Richards, J. W...Cal. Safe Deposit Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph.....39 Flood Building

COTTON GOODS.

California Cotton Mills Co..East Oakland, Cal.

CRACKER MANUFACTURERS.

American Biscuit Co.....
....Broadway and Battery
Pacific Coast Biscuit Co.....601 Folsom

CREDIT BUREAU.

Credit Agency.....508 California
Merchants' Credit Assn. of Cal.....
....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine
Cowen-Heineberg Co. .....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O .....Fourth and Mission

CUTLERY.

Helliwell, R.....108 Stockton

DAIRY MACHINERY.

DeLaval Dairy Supply Co... 217 Drumm

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market
Wilson & Bro.....20 Drumm

DRAYMEN AND STORAGE.

Bekina Van & Storage Co.....630 Market
Bocarde, J. B., Drayage Co...22 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles .....25 Davis
McNab & Smith.....205 Davis
Morton Draying & Whse. Co., The..
....110 Battery
Overland Freight Transfer Co..203 Front
Raubinger Bros.... .....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K..... .....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co....Bryant and Second
Western Tranafer & Storage Co.323 Front

DRIED FRUITS.

Phoenix Raisin Seeding & Packing Co.
.....3 California

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave
Boericke & Runyon.....231 Sutter
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Clough, Frank..... .....400 Ellis
Estera von Krakau, W.....25th & Folsom
Fauds, C. O..... .....1600 Stockton
Ferry Drug Co.....8 Market
Flatow, P.....600 Geary
Fletcher, David M.....
....S. W. cor. Van Ness Ave & Geary
Gates, J. R. & Co.....417 Sansome
Gleason Bros..... Clay & Kearny
Grant Drug Co.....38 Third
Lainer, Rd. Drug Co.....639 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1123 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....3402 Mission
Searby's Pharmacy..... ....400 Sutter
Schmidt Val....S. W. cor. Polk & Jackson
Smith, E. J.....cor. 5th and Folsom
St. Nicholas Pharmacy..Market & Hayes
Wakelee & Co.....Bush and Montgomery
Weck, Co., F. A.....127 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
City of Paris Dry Goods Co., The....
....Geary & Stockton
Curtin, C..... .....911 Market
Davis, R. D. & Co..Geary & Grant Ave
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....669 Market
Greenberg & Greenberg.....31 Grant Ave
Hale Bros..... .....979 Market
Kohlberg, Strauss & Frohman..107 Post
Kennedy, R. T. Co.....1106 Market
Lippman Bros.....495 Hayes
Livingston Bros... .....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Moran, J. M. & Co.....1009 Market
Murphy, Grant & Co...Sansome & Bush
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D.....
....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Silverman, J..... .....222 Third
Steso, M. A..... .....1274 Geary
Strauss, Levi & Co.....16 Battery
Weill, Raphael & Co....Kearny and Post
Weinstock, Lubin & Co..Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning Works, The .....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Berlitz School of Languages....121 Geary
Heald's Business College.....24 Post
S. F. Business College.....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner....Fremont & Howard
Electrical Engineering Co....509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Elec. Corp.....527 Mission
Cal. Electrical Works.....547 Mission
Electric Railway and Manufacturers' Supply Co..... .....68 First
General Elec. Co....Claus Spreckels Bldg
Hetty Bros..... .....126 Eddy
Klein Elec. Works, The J. M.....
....421 Montgomery
Summerhayes, W. R.....627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construction Co.....31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric & Mfg. Co....
.... 425 Market

ELECTRO-PLATERS.

Central Plating Works..... .....22 Jessie
Denniston's San Francisco Plating Works .....743 Mission
Golden West Plating Works...103 Bonie
Merle, A. Company.....515 Mission

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co.....122 Main
Cahill & Hall Elevator Co.....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....209 Second

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D.....34 East

ENGINEERS' SUPPLIES.

Pickthall, M. & Co.....105 Fremont

ESSENTIAL OILS.

Boldemann, A. C. & Co..... ...120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P.....6 California
Wellman, Peck & Co.....201 Market

FIRE PROOFING.

Western Expanded Metal & Fire Proofing Co...416 Claus Spreckels Bldg

FIREWORKS.

California Fire Works Co.....219 Front

FISH DEALERS.

Dryselius & Co.....93 Cal. Market

FLORISTS.

Jacquemet, J. & Co.....506 Eureka
Shanahan Florist Co.....107 Powell
Shibeley, Frank P.....311 Sutter
Sievers & Boland.....25 Post

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Capitol Mills.....114 Sacramento
Sperry Flour Co.....134 California
Stockton Milling Co.....112 California

FRUITS AND VEGETABLES.

Omey & Goetting.....California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A.....340 Post
Bateman, William.....835 Folsom
Breuner, John Co.....957 Market
Chicago Clock Co.....113 Grant Ave
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co.....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H.....618 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co.....750 Mission
Kragen Furniture Co.....1015 Market
McCann, Belcher & Allen.....600 Sutter
Milwaukee Furniture Co.....932 Howard
Pattosien Co..... ....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith, Furniture Co., A. B.....123 Ellis
Sterling Furniture Co.....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Yawman & Erbe Mfg Co.....
..... .Mission and New Montgomery

FURNITURE MANUFACTURERS

Doersbecher Furniture Co.. ....762 Mission

FURS.

Berwin & Gassner.....110 Kearny
Hoerlich, Albert.....116 Grant Ave
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant ave

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co.....
.....5 Front
Ensign, Bickford & Co.....220 California

GAS FIXTURES.

California Gas Fixture Co.....330 Post
Day, Thos. Co.....725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co.....310 Market
Union Gas Eng. Co.....244 First

GAS GENERATORS.

Pacific Acetylene Gas Co.....
.....115 New Montgomery

GAS GOVERNORS.

Universal-Pacific Gas Governor Co...
....310 Geary

GAS METERS AND STOVES.

Pacific Meter Co.....17 Fremont

GAS LIGHT COMPANIES.

Equitable Gas Light Co.. .516 California

GAS REGULATORS.

Gas Consumers' Association...516 Sutter

GENERAL MERCHANDISE.

Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.

United States Glass Co.....18 Sutter

GLOVES.

Moss, Geo. A.....101 Post
Smith, W. M.....200 Post
Steinberger & Kallsher.....230 Sutter

GLUE MANUFACTURERS.

California Glue Works.....123 California

GRANITE AND MARBLE DEALERS

Back, F. J. .....791 San Jose Ave

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.....125 Geary

GROCERS.

Bibo, Newman & Ikenberg.....1447 Polk
Claussen, C.....23d and Capp
Cluff, William Co.....18 Front
Ehrman, M. & Co.....104 Front
Foge, J. M.....5th and Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Hollmann, Henry.....2305 Mission
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Levi, H. & Co.....36 Market
Meyer, A. & Co.....18 Sacramento
Parks Bros. & Co.....418 McAllister
Rathjen Bros.....39 Stockton
Ring Bros.....19th & Castro
Smith's Cash Store.....27 Market
Sussman, Wormser & Co.....S. E. cor. Market and Main
Tillman & Bendel.....327 Battery
West, Elliott & Gordon.....21 Sixth

GUNS AND AMMUNITION.

Bekeart, Phil B. Co.....111 Second
Bremer, O. A.....320 Kearny
Clabrough, Golcher & Co.....533 Market
Shreve & Barber.....511 Kearny
Winchester Repeating Arms Co.....127 First

HARDWARE.

Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Brownlee, J. P.....1612 Market
Dunham, Carrigan & Hayden Co..19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson...235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works.....159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co.....309 Market
Montanya, J. De La Co.....606 Battery
Mossford, Moses.....3385 24th
Pacific Hardware and Steel Co.....Mission and Fremont
Palace Hardware Co.....603 Market
Philpott & Armstrong.....823 Market
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tay, Geo. H. Co.....42 First
Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer K. & Son.....8 Kearny
Triest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....105 Steuart
Goss, Chas. E.....2100 Mission
Meyer, Albert.....2303 Geary
Morrow, Geo. & Co.....308 California
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermell, J. L.....3142 Mission

HEATING AND VENTILATING.

Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc S. E. cor. New Montgomery & Mission

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush near Kearny
Elsmere, Hotel.....418 Sutter
Gallagher, John P.....Langham Hotel
Holm & Saxtorph, Baldwin House.....30 Ellis
Hotel Bella Vista.....1001 Pine
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas.....Market and Hayes
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co.....22 Second

ICE DEALERS.

Consumer's Ice Co.....420 Eighth
Merchants' Ice and Cold Storage Co.....212 Clay
Union Ice Co.....735 Fourth

INSURANCE.

Ahpal & Bruckman.....309 Sansome
Alliance Assurance Co.....416 California
Baggs & Stovel.....411 California
Belden & Palacho.....213 California
Berthau, Cesar.....423 California
Butler & Hewitt.....413 California
Com'l Union Assurance Co.....416 California
Craig, Hugh.....310 Sansome
Davis, J. B. F. & Son.....315 Sansome
Dorcin, Geo B.....Hayward Bldg
Fidelity & Casualty Co.....318 California
Fireman's Fund Insurance Co.....401 California
Forbes, A. B. & Son...Mutual Life Bldg
German Ins Co., of Freeport....337 Pine
Grant, Geo. F.....218 Sansome
Hintle & Frank.....[illegible] California
Herold, Rudolph, Jr.....415 California
Ins. Co. of North America..412 California
Landers, William J.....206 Sansome
Liverpool & London & Globe Ins. Co., The.....422 California
Manheim, Dibbern & Co.....317 Sansome
Maxwell, J. D. Co.....421 California
Milwaukee Mechanics' Ins. Co.....410 California
Natham & Kingston.....501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co.....312 California
Norwich, Union Fire Ins. Society.....314 California
Pacific Mutual Life Ins. Co of California... .Montgomery & Sacramento
Pacific Surety Co.....Safe Deposit Bldg
Parker, Chas. M. T.....214 Pine
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co.....Mills Bldg
Shields, A. M.....Crocker Bldg
Transatlantic Fire Ins. Co..213 Sansome
Turner, Geo. W.....315 Safe Deposit Bldg
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson, Horace.....301 Sansome

IRON WORKS.

California Iron Yard.....640 Second
Morton & Hedley.....215 Harrison
Vulcan Iron Works.....606 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
Nippoo & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
Barth, Rudolph.....141 Post
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co.....206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W.....5 Third
Greenzweig, George & Co.....206 Kearny
Hall, A. I. & Son.....543 Market
Huguenin, Adolph.....824 Market
Judis, Alphonse Co.....4 Chronicle Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Rothschild & Hadenfeldt.....207 Sutter
Schumacher & Co.....621 Market
Schussler, M. & Co.....718 Market
Schwartze K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & Co.....Crocker Bldg
Sorenson, James A. Co.....203 Sixth
Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....208 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
Jacobs & Co.....113 Kearny
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Caro, A. W.....Geary & Powell
Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Rothschild, M.....526 Sutter

LAMPS.

Boesch Lamp Co.....585 Mission
Bauer Lamp & Reflector Co..529 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
S. F. Laundry Association.....131 Ellis
U. S. Laundry Association..3111 Sixteenth
White Star Laundry.....330 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co..583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....618 California

LEAF TOBACCO DEALERS.

Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front
Brown & Adams.....109 Battery
Frank, S. H. & Co.....408 Battery
Harpham & Jansen.....524 Washington
Klopper & Dulfer.....209 Mason
Kullman, Salz & Co.....589 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm
Holmes Lime Co.....21 Sacramento

LITHOGRAPHERS.

Bosqui Printing & Engraving Co.....523 Clay
Britton & Rey.....535 Commercial
Mutual Label & Litho. Co..24 & Bryant
Roesch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....409 Taylor
Kelly, Thos & Sons.....1629 Pine
Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Caspar Lumber Co.....210 Hayward Bldg
Dodge, E. J. Co.....6 California
Doe, Chas. F. & Co.....101 Howard
Dolbeer & Carson.....10 California
Gray's Harbor Commercial Co.....237 California
Gualala Mill Co.....5 Market
Hammond Lumber Co.....Hayward Bldg.
Hihn, F. A. Co.....Santa Cruz
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Wells Fargo Bldg.
Pope & Talbot.....314 California
Renton, Holmes & Co.....35 Steuart
Scott & Van Arsdale L. Co.....Fifth and Brannan
S. F. Lumber Co.....Third & Berry
S. F. Timber Preserving Co...223 Folsom
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Truckee L. Co. of S. F.....6 California
Union Lumber Co.....Sixth & Channel
Wigmore, John & Sons Co.....29 Spear

MACARONI MANUFACTURERS.

California Italian Paste Co.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply Co..322 Howard
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone...21 Fremont
Henshaw, Bulkley & Co.....Fremont and Mission
Martin Pipe & Foundry Co.....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co.....32 First
Oriental Gas Engine Works..229 Folsom
Pacific Tool and Supply Co...467 Mission
Ralston Iron Works.....222 Howard
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co.....26 First
Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F.....12 Drumm
French & Linforth.....208 Market
Hughson & Merton.....105 Front
Robinson, Geo. H.....226 Bush

MATTRESS AND UPHOLSTERY.

Schrock, W. A.....21 New Montgomery
Crescent Feather Co.....510 Washington

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Montgomery
McNamara & Moran.....7 Battery
Cluett, Peabody & Co.....582 Mission
Greenebaum, Weil & Michels..17 Sansome
Hansen & Elrick.....Market & Third
Keller, M. J. Co.....1028 Market
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market

MERCHANT TAILORS.

Francis & Co.....327 Montgomery
Growall, W. L. Co.....Crocker Bldg
Kramer, Geo. E.....482 California
Lemos, Leon.....1117 Market
Lyons, Charles.....721 Market
Poheim, J. T.....1110 Market
Reid, John & Son.....907 Market
Smith, J.....906 Market

METAL WORKS.

American Can Co.....214 Mission
Finn, John Metal Works.....313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co.....645 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson..1228 Folsom
Cal. Milk Producers' Assn.....428 Turk
Jersey Farm Co.....851 Howard
Loewe, Wm O.....624 Russia
Millbrae Co.....Ninth and Mission
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 Sixteenth

MILLINERY.

Hinz & Landt.....643 Market
Holm & Nathan.....512 Market
Muller & Rass Co.....New Montg. and Mission
Spencer & Mitau.....1026 Market
Topiitz, R. L. & Co.....545 Market
Zobel, Lud. Co.....943 Market

MILLWRIGHTS.

Dibert Bros Mfg Co.....325 Mission

MINERAL WATERS.

Consumer's Seltzer Water Co.....1331 Folsom
Eggers, Chas. & Co.....113 Eureka
Mt. Shasta Mineral Spring Co.....Sixth and Brannan

MINERS' AND ASSAYERS' SUPPLIES.

Taylor, John & Co.....83 First

MINING COMPANIES.

Alaska Treadwell Gold Mining Co.....Mills Bldg
Bourn, W. B.....401 California
Gage, W. S.....330 Market
Pew, John W.....310 Pine
Quarre, Geo.....Cal. Safe Deposit Bld

MUSICAL INSTRUMENT DEALERS.

Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Kohler & Chase.....28 O'Farrell
Mauvais, The Zeno Music Co..769 Market
Mauzy, Byron.....308 Post
Paige Piano Co.....Post & Stockton
Sherman, Clay & Co.....139 Kearny

MUSLIN AND FLANNELETTE UNDERGARMENTS.

Reynolds, The Geo. W. Co.....597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

OILS.

Standard Oil Co.....421 Market
Weed, F. F., Sec'y Lion Oil Co.....927 Market

OPTICIANS.

Berteling Optical Co.....16 Kearny
California Optical Co.....325 Kearny
Chinn-Beretta Optical Co.....991 Market
Haskell & Jones Co.....243 Grant ave
Hirsch & Kaiser.....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.

Darbee & Immel.....30 Union Sq. Market
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association...308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....46 Ellis
Cal. Paint Co.....236 First
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co.....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....115 Front
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons.....729 Devisadero
Brace, N.....3020 Sixteenth
Bradley & Son.....923 Mission
Davis, H.....230 Powell
Fraser, John P.....306 Stockton
Stader, C.....Glen Park
St. Denis, J. & Co.....320 Sutter
Stein, M.....759 Market
Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold, P. B. Factory...14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Crown Paper Co.....707 Front
Union Bag & Paper Co.....406 Front
Union Pulp & Paper Co.....410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co.....520 Market

PAPER PATTERNS.

Butterick Publishing Co., Ltd., The.....201 Post

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo.....2149 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
California Fig Syrup Co.....392 Church
Law, Herbert E.....2304 Van Ness Ave
National Pharmacy Co.....214 Townsend

PHOTOGRAPHERS.

Taber Photo Co.....121 Post
Vaughan & Keith.....14 Grant Ave

PHOTO-ENGRAVERS.

Bolton & Strong.....510 Montgomery
Sunset Photo & Engraving Co.....106 Union Sq. Ave
Union Photo Engraving Co.....141 Union Square Avenue

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....109 Montgomery
Kirk, Geary & Co.....111 Geary

PICKLE MANUFACTURERS.

Fisher Packing Co.....509 Commercial
Loeffler, John.....422 Fifth
Pacific Vinegar & Pickle Works.....122 Davis

PLANING MILLS.

Birth, L. H.....709 Bryant
Hansen, A.....Berry near Sixth
Townley Bros.....18th and Folsom
Young, James.....Beale and Mission

PLUMBERS.

Allen & Allen.....1151 Mission
Hagreuther, G. W. & Co.....540 Post
Forsyth, W. C.....106 Golden Gate Ave
Ickelheimer, S. & Bro.....30 Geary
Murray Bros.....622 Sacramento
Snook, Wm. & Son.....554 Clay
Wilson, W. F.....328 Stockton

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co.....311 Clay
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....316 Larkin
Roth, Blum & Co.....301 California
South S. F. Pack. & Prov. Co..117 Davis
Western Meat Co....Sixth and Townsend
Wilfert Bros.....1371 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal. Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.

The California Powder Works.....320 Market

PRESS CLIPPINGS.

llen's Press Clipping Bureau.....
.....230 California

PRINTERS.

ent & Meyerderks.....40 California
ommercial Publishing Co..... 463 Mission
onsumers' Agency..... 518 Clay
ubery & Co.....587 Mission
empster Bros...Glen Park Av. & Bond
astman, Frank & Co.....509 Clay
reygang-Leary Co.....113 Davis
anssen Printing & Binding Co.....
....23 Stevenson
onahan, John & Co.....412 Commercial
urdock, C. A. & Co.....532 Clay
artridge, John.....306 California
ernau Bros.....543 Clay
hillips, Smyth & Van Orden.....508 Clay
oberts, John W.....220 Sutter
paulding, George & Co.....414 Clay
tanley-Taylor Co., The.....656 Mission
terett Printing Co.....933 Market
tuetzel & Co.....109 California

PRINTERS' INK.

eed & Goodman.....613 Sacramento

PRINTING MACHINERY

walin, Radwen Mfg. Co..... .....215 Spear

PROPERTY OWNERS.

ndros, Milton..... ....320 Sansome
ishop, Thomas B.....532 Market
rocker Estate Co.....54 Crocker Bldg
e Vecchi, Dr. Paolo. .Crocker Bldg
lood, James L.....7 Nevada Block
elton, C N .....331 Pine
ewes, D..... ....412 Kearny
ill, Rorace L.....124 Sansome
ooker, C. G.....967 Bush
aw, Hartland.....2304 Van Ness Ave
eckay, John W.....7 Nevada Block
arye, Geo. T., Jr.....234 Montgomery
arrott, John.....401 Parrott Bldg
ayson, A. H.....641 Market
ierson, Wm. M.....324 Pine
illsbury, E. S.....105 Crocker Bldg
uinn, John E.....Berkshire Hotel
hields Estate Co.....324 Bush
evis, Wm. S.....Mills Bldg
Vilson, A. W.....Hotel Richlieu

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co..
....149 First
ackson, Byron Machine Works.....
....411 Market

RAILROAD TIES AND TAN BARK.

Bender Bros..... .....5 Market

REAL ESTATE DEALERS.

shton & Gardiner.....411 Montgomery
abin, Landry C.....413 Kearny
aldwin & Howell.....10 Montgomery
aldwin, O. D. & Son.....22 Montgomery
erry & Bangs.....120 Sutter
reese, G. L. & Co.....Hayward Bldg
uckingham, A. E.....26 Montgomery
urnham & Marsh Co.....20 Montgomery
ush, David & Son.....20 Montgomery
ranston, R. D. & Sons...114 Montgomery
rim, W. H. & Co.....118 Montgomery
avis, Alfred E.....230 Montgomery
aston, Eldridge & Co.....638 Market
iselman, William, Trustee.....
.....120 Phelan Bldg
endrickaen, William & Co.....
.....614 Clara Spreckels Bldg
eyman, Jacob & Son.....117 Sutter
ooker & Lent.....14 Post
oopcr, E. J..... 26 Montgomery
nvestors' Agency, The...137 Montgomery
adison & Burke.....30 Montgomery
agee, Thos. & Sons.....5 Montgomery
cElroy, R. D.....4 Phelan Bldg
liver, B. P.....114 Montgomery
atterson, Geo. W. H. & Co.....
.....11 City Hall Sq
fforr, John.....1183 Oak
ich, A. J. & Co.....112 Montgomery
chlesinger, Nathan.....304 Montgomery
hainwald, Buckbee & Co.....
....210 Montgomery
trassburger, I & Co..... .....484 California
mbsen, G. H. & Co.....14 Montgomery
on Rhein Real Estate Co., Inc.....
....613 California

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting & Lead Works.....
....416 Montgomery

RESTAURANTS.

Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
ertz, J..... .....24 Ellis
Blasco, A. B. .....N. E. Cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....28 Fifth
Collins & Wheeland.....329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co..... .....110 O'Farrell
Pake & Falch.....Turk and Mason
Peterson, P..... .....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....
....Market and Park Ave
Young, H. H.....228 Kearny
Zinkand, Chas. A.....927 Market

RIGGERS.

Rice, Peter..... .....17 Howard

ROOFERS & ROOFING MATERIALS.

Pacific Refining & Roofing Co.....
..... 113 New Montgomery

RUBBER GOODS.

Boet. Wov. Hose & Rubber Co.....
.... 14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
G. P. and Rubber Mfg. Co., The.....
....30 Fremont
Morgan & Wright.....305 Larkin
N. Y. Belting & Packing Co...509 Market
West Coast Rubber Co.....587 Missioo
Winslow, C. R. & Co.....44 Second

SAFES.

Hall's Safe & Lock Works.....605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co..... .....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros..... .....120 Sutter

SCREEN WORKS.

Quick, John W.....221 First

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome
Hillens, F..... .....200 Davis

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....147 Minna
Steiger Terra Cotta & Pottery Works
....Mills Bldg.

SEWING MACHINES.

Evans, J. W..... .....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co..
....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.

Hay & Wright.....36 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd....308 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. B.....123 California
Eddy, Falk & American Trading Co..
....123 California
Gale, J. W. .....310 Washington
Grace, W. R. & Co..... .....
....N. E. cor. Cal. & Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....415 Safe Deposit Bld
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co.....310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co.....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co.....124 California
Pinet, J. Co.....504 Jackson
Plummer, Geo. E. & Co.....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Ulrichs, J. F..... .....122 Clay
Webster & Dunbar.....304 Davis
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Berman, O ....48 Ellis
Ide, Geo. P. & Co.....616 Market
Ulman, Seeligsohn & Brown..17 Battery

SILK MANUFACTURERS.

Carlson-Currier Co..... .....8 Sutter
Nonotuck Silk Co.....535 Market

SILVERWARE.

Glidden, W B.....120 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Glontz.....214 Sacramento
Lilie, Charles..N.W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.

Rorstmeon Co., John ..... 675 Bryan

SODA WATER MANUFACTURERS.

Becht, J. G. & Co.....304 Stockton
Belfast Ginger Ale Co...Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

STAMP DEALERS.

Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.

Evarding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonestell & Co.....401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton.....416 Montgomery
Le Count Bros.....633 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave
International Nav. Co.....30 Montgomery
Occidental & Oriental Steamship Co..
....421 Market
Pacific Coast Steamship Co....10 Market
Pacific Mail Steamship Co....421 Market
Peterson, James P.....3 Steuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission
Menzies, Stewart & Co.....514 Battery

STORE AND OFFICE FIXTURES.

Simmen, John .....348 Phelan Bldg
Thoms, J. W....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Steiger & Kerr.....18th & Folsom

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro.....Flood Bldg
Hoppe & McConnell..... .....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar & Syrup Co...
.....3460 Twenty-fifth
Long Syrup Refining Co....8th & Brannan
Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.

Empire Milling Co.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co.....578 Mission
Byrne, Jos. & Co.....1145 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter
Stein, Simon & Co.....Second & Market

TAILOR TO TRADE.

Hilp, Henry.. .....569 Market

TANNERS.

Eagle Tannery...26th & San Bruno Ave
Legallet-Hellwig Tanning Co...401 Front
Norton Tanning Co.....312 Clay

TANNING EXTRACTS.

California Tanning Extract Co.....
....218 California

TEAS, COFFEES AND SPICES.

Argonaut Tea & Spice Co.....21 Main
Brandenstein, M. J. & Co.....118 Market
Burmester, Henry W.....1854 Market
Castle Bros..... .....463 Missioo
Caswell, Geo. W. & Co.....414 Sacramento
Folger, J. A. & Co.....104 California
Guittard Mfg. Co.....119 Front
Hills Bros.....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co.....108 Market
Thierbach, Chas. F. & Co.....306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The.....216 Bush
Welhe, E. F..... .....
.....Supt. Am. Dist. Telegraph Co

TENTS AND AWNINGS.

Ames & Harris, Inc.....100 Sacramento
Neville & Co.....31 California

THEATRES.

Belasco & Thall .....Alcazar Theatre
Walter Orpheum Co.....113 O'Farrell

TIN CAN MANUFACTURERS.

Union Can Co. of S. F.....
....Battery & Lombard

TIN PLATE MANUFACTURERS

Williams, I. B.....Mills Bldg

TITLE INSURANCE.

California Title Ins. and T. Co.....
.....410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TRANSFER COMPANIES.

Morton Special Delivery Co....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....20 Market
Wells, Fargo & Co.'s Exp...2d & Mission

TRUNKS.

Hirschfielder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James..... .....1 Ellis

TURKISH BATHS.

Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....
....110 Montgomery
Bannan's Typewriter Exchange.....
....307 Montgomery
Bornemann, Geo. C. & Co.....117 Sutter
Remington Typewriter Co.....
....211 Montgomery
Yost Writing Machine Co..... .327 Montgomery

UNDERTAKERS.

Gray, N. & Co.....641 Sacramento
Halsted & Co.....946 Mission
Maass, H. F.....917 Mission
Truman, Chas. H. J. & Co....1909 Mission
United Undertakers' Association.....
....866 Mission
Valente, Marini & Co.....1524 Stockton

UNIFORMS AND REGALIA.

Pasquale, B & Sons.....123 Geary

VALVES AND FAUCETS.

West Coast Safety Faucet Co..223 Mission

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works....404 Battery

WAGON & CARRIAGE MATERIALS.

Holt Bros. Co.....30 Main

WALL PAPER AND HOLDINGS.

Quadt, John..... .....1614 Market
Tozer, L. & Son..... ... 818 Mission
Uhl Bros.....655 Market

WAREHOUSES.

Grangers' Business Association.....
....309 California
Haslett Warehouse Co., The.....
....206 California
Lemman Bros.....Townsend & Japan
Sansome Street Warehouse, Inc.....
....809 Sansome
S. F. Warehouse Co.....41 First

WELL BORERS.

Lowe, J. W..... .....126 Kearny

WINES AND LIQUORS.

Arnhold, B. & Co...Townsend & Stanford
Berges & Domeniconi.....708 Sansome
Bieber, P. P. & Co..... .....824 San Jose Ave
Bielenberg & Weniger.....101 Powell
Braunschweiger & Co.....5 Drumm
Buneman, H..... .....319 Front
California Wine Association.....661 Third
Carroll & Carroll.....120 Front
Cavagnaro, F..... .....544 Clay
Chaix & Bernard.....756 Brannan
Chaucha & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co....Beale & Mission
Friedman, Paul..... .....312 Battery
Gundlach-Bundschu Wine Co., The...
....Market and Second
Hey, Grauerholz & Co.....224 Front
Hildebrandt, Posner & Co.....610 Front
Holtum Bros., Inc.....665 Market
Holtum, Ferdinand .....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agric. Col..618 Montgomery
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi.....Second & Bryant
Leuenberger, E. & Co.....1417½ Folsom
Livingston & Co.....206 Davis
Lubben, John.....California & Sansome
Lyons, E. G. & Raas Co., The.....
....649 Mission
Mann, C. M., auc. to I. de Turk.....
.....216 Sacramento
Martinoni, E. .....714 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co.....314 Sacramento
Metzger, Leo & Co.....118 Battery
Meyerfield, Mitchell & Co.....116 Front
Moore Runt Co., The Jesse..... 200 Davis
Naber, Alfs & Burne.....323 Market
Napa and Sonoma Wine Co.....115 Ellis
Neumann, W. & Co.....501 Market
Oakville Wine Co.....Folsom and Army
Pike, B. D. & Co.....213 Battery
Rosenblatt Co., The.....113 Pine
Samuel Bros. & Co.....521 Market
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender..... .....
....Brannan & Boardman
Schultz, Wm. A. & Sons.....623 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros & Plagemann....323 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Van Bergen, N. & Co.....413 Clay
Wetmore, Bowen & Co..... ....410 Post
Wichman, Lutgen & Co.....318 Clay

WIRE AND WIRE ROPE.

American Steel & Wire Co.....10 Pine
Roebling's, John A. Sons Co..25 Fremont

WOOD DEALERS.

Union Wood and Timber Co.....
.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.

Bush & Mallett Co.....323 Post

WOOD AND WILLOW WARE.

Kasper Bros., & Co.....206 Battery
Levenson & Co.....209 Front
Unna, Harry Co., The.....144 Bluxoma

WOOL.

Denigan, Thos., Son & Co....132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting & Scouring Co..... .....652 Fifth

WOOLEN MANUFACTURERS.

Golden Gate Woolen Mfg. Co.....
.....19th & Bryant

WRECKERS.

Whitelaw Wrecking Co.....253 Spear

YEAST MANUFACTURERS.

Golden Gate Compressed Yeast Co...
..... 348 Sutter

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5045
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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

MAKE CHINATOWN A PARK.

Governor Pardee's statement about the alleged plague in this city goes to the root of that wretched matter in a style sensible people should approve. He says "What California wants is a clean bill of health, as soon as possible. There is only one way to get it and that is to do as the properly constituted authorities direct. And there you are. Apparently, nothing less will suffice.

Whether we have plague in California or not is largely a matter of faith. There are reputable physicians who say there is no plague here and others who assert that it has been here twenty years. Medical men in the East get together and resolve that we have it and ought to be quarantined. The latter proposition does not follow, but that makes no difference to them. With the beneficient tyranny of the medical profession, they insist that something more be done about it than the local authorities are doing already. It does no good to point out that the strange disease in Chinatown makes no headway among Caucasians, and does not kill as many Chinese as die of tuberculosis—a much more contagious malady, equally fatal, communicable to whites, and in every way more worthy the name of plague. It does no good to point out that San Francisco never had but one epidemic of respectable proportions in her history, and that the natural sanitary advantages of the place are such that even whooping cough and German measles have a hard struggle to get along. Still they insist that we are "covering it up," because our people manifest no alarm, and our newspapers fail to raise a hullabaloo every time some uncleanly Asiatic dies of his filth. They infer that the prisoner at the bar must have committed the crime because he acts as though he knew nothing about it; "and that shows he is a deep one."

So in order to get our "clean bill of health," probably we would as well submit ourselves to do or have done "what the constituted authorities direct," as long as it is not too unreasonable.

But that will not cure the matter permanently. Nothing will do that except to remove from the Eastern mind the belief, inculcated by generations of tall-talking tourists, that in Chinatown we keep a standing focus of infection in the midst of the city. There is a well-worn trail from the Palace Hotel to the top of Dupont street, made by the feet of those who, for the same reason that they eat and drink twice as much in a dining car as they would at their own tables, must go and look at things in a strange city that they would flee from at home. And when these investigators return to the East they often outdo the gabble of the guides and the wondrous fiction of the Odyssey. This helps indoctrinate their hearers with the belief than San Francisco lives over a sort of bacteriological volcano always on the point of erupting some tons of pathogenic germs and destroying the whole population.

Now, a record of less than one hundred deaths in three years is not a plague, whatever the cause. Still the alarm outside of San Francisco continues and seems to gather intensity with distance.

The illusion is natural, and its phenomena will recur at intervals as long as Chinatown occupies its present site. The only thing that will ever convince Eastern people of the security for health this city affords in such generous measure, is to put the Chinese population somewhere else, as suggested by Mr. King in this REVIEW.

Gov. Pardee is right as far as he goes. But to make the "clean bill" of permanent value, grass ought to grow where Chinatown now stands.

THE DANGERS OF BLANKET BALLOTING

Since the subject of voting machines was first referred to in the REVIEW, the State has had another voting bee, hardly to be called an election, with a worse and larger aftermath of contests than ever before.

Distrust of the blanket ballot has grown to such a degree that many citizens make it an excuse for staying away from the polls; and in the absence of political landslides candidates do not feel beaten until counted out by a superior judge. This has a tendency to remove the election from the polling place to the court room, with the result that new defects are defined and more citizens are disfranchised every two years. According to Mr. Walsh, the registrar of voters for this county, the vote annulled in some precincts of California during the recent election amounted to forty per cent of that cast—a proportion ample to upset the majority, if but slightly in the minority's favor.

The present method of voting contains the gravest kind of danger to representative government. It may not matter very much in the long run whether Mr. Kahn or Mr. Livernash occupies a seat in congress; but what is of supreme importance to our political arrangements is that the office shall go to the man that won it. Some social and economic questions are becoming greatly inflamed of late, and are being persistently dragged into politics, where they do not belong, but where, none the less, they have a tendency to take the form of acute crises. It may happen some day that when the courts have perforce of law reversed the majority, the majority may decide to reverse the courts. That would be a calamity of no small dimensions. It is essential to the permanence of democracy that its elections should show, beyond possibility of doubt, which of the parties to a controversy could smash the other if smashing were resorted to. This, in the ultimate analysis, is what elections are for. When they fail to do it, democracy is headed for the dead line, and it only needs the coincidence of a few unlucky circumstances to push it over.

Our elections are rapidly ceasing to serve their vital function. The evil is progressive. Every contest that succeeds or even reduces the majority against the contestant, encourages three or four more. They consume the time of the courts, burden them with dangerous responsibilities, and waste the money of the State. Two years hence there may be precincts in which sixty per cent of the ballots will be rejected. Would the sixty per cent quietly and patiently accept the government selected by the forty per cent, or would it break into a gun store and start a riot? That would depend only upon how excited it was and how important it considered the issue.

Any plan that promises relief should be welcomed—especially one that gives it. We have yet to hear of a community discarding the voting machine, though a great many are getting rid of the blanket ballot as fast as they can.

A BAD VOTING MACHINE BILL

The voting machine bill introduced by Senator Knowland of Alameda, is a dangerous measure and should not pass.

The bill provides for a State board of Voting Machine Commissioners, of three members, which shall be able to prescribe what sort of machine shall be used.

That is a dangerous power. Voting machines cost about $500 apiece, and the endorsement of such a commission might be worth thousands of dollars to any corporation engaged in making them that wished to foist its product on the State that way.

The bill is bad moreover because it creates a State commission to do something that can be done better by local bodies. That violates the principle of home rule.

And we have too many commissions already.

Now that some of its more conspicuous vices have been indicated, we hope Senator Knowland will withdraw his bill and give the right of way to the one sent up from the local registrar's office. The latter instrument has been modeled on the New York law and appears to be the right thing.

OPPORTUNITY IN SIAM.

Openings in Bangkok of Which an American House Might Avail Itself.

Bangkok, Oct. 20, 1902.

After four and one-half years' residence here I am persuaded that, for the right kind of people, there is an excellent business outlook in this country.

A house to succeed in Siam must be of a standing that is recognized by the business world—one having connections in America, and whose name is a guaranty for its undertakings. It must be strong enough to consider any business proposition that may come before it, and be able to attend to the lighter lines of trade as well. Such a house could secure the confidence of the Government of Siam at once and would be welcomed by it.

To build up American trade in Siam, the house must be run on American lines and managed by American business men. We can not expect to succeed in business by farming out our interests to men of nationalities that have conflicting interests to be advanced. That a man has succeeded in business in America is no guaranty that he will succeed here, so different are the methods of carrying on trade in the Far East. One good man with business experience in the Orient is a necessity from the first.

It would be well, indeed, if the house were connected with an American business already established in the Far East. It need not cut into the trade of those already engaged in importing from America, but might assist them and encourage others by facilitating shipping, easing terms of purchase, and offering the usual wholesale inducements at this end of the line. Such a house should be able to control, to its own benefit, to the advantage of the producers, and to the advantage of the local purchasers as well, all that America supplies to this market.

HAMILTON KING, Consul General.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 7. SAN FRANCISCO, CAL., MARCH, 1903. No. 79.

This superb figure of "Victory," in bronze, which now surmounts the great stone shaft in Union Square, will not only commemorate the achievement of Admiral Dewey's fleet in Manila Bay, but will typify the artistic spirit which is part of the general awakening of San Francisco, following that event. Great changes have taken place in this city since the First of May, 1898, but none that is more gratifying than the general stirring of civic pride, manifested by wide and keen appreciation of outdoor art in the form of such creations as Mr. Aitken's classic statue, and by public interest in such projected improvements as the beautifying of Telegraph Hill. San Francisco should become a city of monuments, and the Union Square "Victory" sets a high standard of merit.

THE RECORD OF THE MERCHANTS' ASSOCIATION
— IN REGARD TO —
BUBONIC PLAGUE IN SAN FRANCISCO.

By L. M. KING, Secretary Merchants' Association.

[The efforts of the Mercantile Joint Committee, organized January 26th, to secure harmonious action between City, State and Federal health authorities and thus prevent a general quarantine against San Francisco, have met thus far with the most gratifying success. Surgeon-General Wyman of the U. S. Public Health and Marine Hospital Service has telegraphed Chairman Symmes in part as follows: "No case of plague has been discovered in San Francisco since December 11th, nearly two months and a half ago, and then only one case. Official reports show that the National, State and City authorities are working in thorough harmony under the leadership of the Federal Officers; that searching inspections are being made daily in Chinatown and proper sanitary measures are being rigidly enforced, including radical measures for the destruction of rats. The State Department was requested last week to notify the governments of Mexico and Ecuador of the satisfactory conditions now prevailing and which have prevailed for some time in San Francisco, and doubtless this has been done and the above facts have been, moreover, communicated to the International Union of American Republics." Thus, after nearly three years of costly agitation, the bubonic plague episode is in a fair way to be closed, which shows what can be done when the business community unites to handle a bad situation in a business way.]

For some time a number of newspapers outside of San Francisco, (notably the Sacramento "Bee"), have been publishing statements about the existence of bubonic plague in this City, and have been charging the merchants, and the Merchants' Association in particular, with dishonestly misrepresenting the facts and denying the existence of the plague in San Francisco. These assertions have been repeated to such an extent of late that it is time the public should know the truth in the case, as far as the Merchants' Association is concerned.

The Merchants' Association has never denied the existence of plague in San Francisco.

It has never authorized any such denial.

It has never sought to misrepresent any fact in regard to the health situation in this City.

It has never opposed any efforts to suppress plague or prevent its spread.

The Merchants' Association has studiously refrained from affirming or denying the existence of plague in the City for the good and sufficient reason that it knew nothing about symptoms or bacilli and would not know a case of bubonic plague if it saw one. It would be as presumptuous for the Association to "admit" the existence of a thing it knows nothing about as it would be dishonest for it to deny its existence if it knew plague were here. It is not a health board, and has never considered itself competent to decide a question of pathology on which doctors disagree. Hence, it cannot reasonably nor decently be called to account for refusing to make an admission that would add nothing to the controversy.

Whether or not there has been plague in San Francisco, is a question for medical experts, and to them the Association has been willing to leave the matter. The Federal authorities have had the question investigated by various physicians, notably the special Commission sent here by the Secretary of the Treasury in 1901,

and the Merchants' Association has never questioned that Commission's findings. It presumes the government's experts are competent or they would not be selected for this important work.

PLAIN STATEMENT TO THE PRESS.

When it was first announced in 1900 that a few cases of plague had been found, the Merchants' Association investigated the facts, taking the opinion of medical authorities here at that time who stated that while a few cases had been found some weeks previously, none had been discovered for some days. The following official statement was accordingly given to the Associated Press by the Merchants' Association, to allay the alarm created in Eastern cities by exaggerated reports of the number of cases:

San Francisco, May 23, 1900.

Whereas, rumors of the prevalence of the plague in this City are being circulated by certain newspapers published outside of San Francisco to the serious injury of our City and State; and

Whereas, the City, State and Federal authorities have declared that at the present time there is no case of the plague in existence in this City and County; therefore; be it

Resolved, that the Directors of this Association declare that there has not been in the past, and is not at the present time, any occasion for alarm on the part of the community; but that precautionary measures are desirable and should be taken by the combined action of the City, State and Federal authorities.

BOARD OF DIRECTORS OF THE MERCHANTS' ASSOCIATION.

The Merchants' Association has held the same opinion from that day to this; that no occasion for alarm exists, but that precautionary measures are desirable and should be taken by the combined action of the City, State and Federal health officers.

What the Association has demanded and what it had a right, as a body of citizens, to demand, was: First, that no false and exaggerated reports be sent from this City; and second, that proper measures be taken by the health authorities to guard San Francisco against all possibility of an epidemic.

RECORDS OF EVERY SUSPECTED CASE.

The Association has kept careful watch of the conditions and the various cases as they were reported, and has in its possession records of every case said to be plague and its exact location. The Association has felt no alarm for the reason that the cases were all apparently sporadic, and there was no appearance of an epidemic. The various health authorities stated that there was no epidemic *and no danger of an epidemic* under the favorable conditions existing in San Francisco, if a careful inspection were maintained and ordinary precautions observed. The Association knew the United States government had a special expert stationed here watching the situation, and felt assured that if there were any real cause for alarm it would be at once reported by him.

Apparently its confidence was justified. There has been no epidemic.

The fact that the City and State health boards in the past have not agreed, nor worked harmoniously in this matter, together with the continued exaggerated reports by part of the press in the East, has caused boards of health in some of the other states to feel that proper precautionary measures were not being taken and, at a recent conference in Washington, a general quarantine against California was threatened. Notwithstanding the facts that only ninety three cases have ever been reported as plague, that a period of nearly three years has elapsed since the first case and that no case has been discovered since December 11, 1902, the mercantile bodies decided to take a hand in the matter, *and to insist that the futile dispute as to whether Bubonic Plague has or has not existed here should cease, and that the City and State health authorities should act in harmony and under the direction of the United States Public Health Service, in carefully inspecting Chinatown, and taking such precautionary measures as the Surgeon-General should deem necessary to prevent danger from infection if the disease exists here now or should be brought here in the future.*

A special Committee, representing all the commercial organizations in this City, was appointed and on February 2, it unanimously passed the following resolutions:

Whereas, the Boards of Health of other States and Territories have become alarmed at the reports of Bubonic Plague in San Francisco during the past three years; and

Whereas, but ninety-three cases have been reported by all health authorities during a period of these thirty-five months and the last case reported was December 11th, 1902; and

Whereas, the health authorities of twenty-one States and Territories, in a conference called for that purpose at Washington, January 19th, declared that the presence of plague had "been established beyond debate by the investigation of Kellogg of the City Board; by Pillsbury and Ryfkogel of the State Board; by J. White, M. White, Flint, Currie, Carmichael, Blue and Glennan of the Marine Hospital Service; by Flexner, Barker and Novy, a special commission acting under Federal authority; by independent and disinterested investigators in Chicago, Boston, New York, Washington, Baltimore, Philadelphia and Ann Arbor, working from material obtained in San Francisco; by a case of human plague in Ann Arbor, due to an accident in the handling of a culture of plague bacillus obtained in California;" and said plague conference did attempt to declare a quarantine against California, to cause the transport service to be removed from San Francisco, and to place medical inspectors upon all the trains going out of the State, and but for the most strenuous efforts of Dr. Gardner, representative of the State Board of Health, would have succeeded in so doing; and

Whereas, said conference did demand that the City and State Health authorities act in harmony with the U. S. Marine Hospital Service to carry out any sanitary regulations which that Service may deem necessary, or quarantine would be established against California at its next meeting to be held in April; and

Whereas, the great interests of California and especially those of San Francisco, demand that no neglect of our citizens should hinder the march of progress which has now been so happily begun; it is therefore

Resolved, that this Mercantile Joint Committee, consisting of the officers and other representatives of the State Board of Trade, the San Francisco Board of Trade, the San Francisco Chamber of Commerce, the Merchants' Association of San Francisco, the Merchants' Exchange of San Francisco, the Manufacturers' and Producers' Association of California and the California Promotion Committee, hereby strongly urges the Governor of the State, and the Mayor and Supervisors of San Francisco, to take such steps at once as shall secure a prompt co-operation of the Boards of Health of the City and State, under the supervision of the U. S. Marine Hospital Service, to the end that all danger from Bubonic Plague may be eradicated, that all fears of infection may be removed, that the confidence of the Boards of Health of the other States and Territories may be restored and that no injury, however remote, may result to foreign and inter-State commerce; and to this end we hereby pledge to the officials of the State and City every aid and support of the various commercial bodies which we represent.

MERCANTILE JOINT COMMITTEE,
FRANK J. SYMMES,
Chairman.
L. M. KING, Secretary.

Representing:

CALIFORNIA STATE BOARD OF TRADE,

SAN FRANCISCO BOARD OF TRADE,
SAN FRANCISCO CHAMBER OF COMMERCE,

MERCHANTS' ASSOCIATION OF SAN FRANCISCO,

MERCHANTS' EXCHANGE OF SAN FRANCISCO,

MANUFACTURERS' & PRODUCERS' ASSOCIATION OF CALIFORNIA,

CALIFORNIA PROMOTION COMMITTEE.

A conference was immediately held with the Mayor, who promised his thorough co-operation with the Federal Health Service. On the following day, a conference was held at Sacramento with the Governor of the State, who approved the work of the Committee and promised the hearty co-operation of the State authorities with the San Francisco Board of Health and the United States Public Health Service in any measures which the latter might deem necessary to put San Francisco in a sanitary condition.

IMMEDIATE STATE ACTION.

The Governor acted immediately, as is shown by the following authorization:

February 7, 1903.

President San Francisco Board of Health,
City Hall, San Francisco, Cal.,

Dear Sir: I hereby inform you officially that I have authorized Dr. Matthew Gardner to co-operate, as the State's representative, with the Department of Public Health of the City and County of San Francisco and with the Public Health and Marine Hospital Service of the United States Government in all measures which may be found necessary to adopt for the elimination of contagious disease in San Francisco. I respectfully request you, as President of the San Francisco Board of Health, to inform such Board of the fact when you have received this notification, and I trust that all due credit and authority will be accorded Dr. Gardner as the State's representative in this matter. Very respectfully,

(Signed) GEORGE C. PARDEE,
Governor of the State of California.

The City, State and Federal representatives promptly met, and laid out a plan of action. At the time of going to press, the work is proceeding in entire harmony under the direction of the Federal Health Service. A careful inspection of Chinatown is being maintained, the district is being cleaned again, and the rapid destruction of rats is being carried on.

EVERY SAFEGUARD PROVIDED

As will be seen from the above brief statement, every effort is being made by San Francisco to take all proper precautionary measures.

The whole question, whether we have or have not had a few cases of plague here in the past, is of minor importance to the question whether we are taking proper sanitary precautions if plague is here or should be brought here. We are liable perhaps to have it brought here from the Orient in some vessel, and the proper thing to do is to eradicate the chance of infection if it now exists and to put the city in such a condition that plague will not spread if it should be brought here in the future; and that is what San Francisco is doing.

CALIFORNIA'S UNIQUE TRADE SCHOOLS.

Institutions in San Francisco that Offer the Youth of the City Opportunities for Industrial Education Unobtainable Elsewhere.

Written for the Review by GEORGE A. MERRILL, B. S., Principal and Director Lick and Wilmerding Schools.

WILMERDING SCHOOL, SHOWING NEW PART BEING BUILT BY PUPILS.

I am glad of this opportunity to put before the merchants and other business men of San Francisco some information concerning the Lick and Wilmerding Schools, though I feel that nothing but a personal inspection during school hours will convey to anyone a clear idea of the workings of these two institutions.

They are not ordinary institutions, even among schools of an industrial character. They are on the very frontier of the pioneer work of industrial education. Most people do not know that outside of the Lick and Wilmerding Schools the trades schools of America are almost limited to two textile schools, a watchmakers' school, a few special institutions for negroes, and a number of specially organized apprentice departments in connection with manufacturing establishments such as the Westinghouse Electrical Company, Hoe Printing-Press Manufactory, and Brown and Sharp, Providence.

TRADE SCHOOLS IN OTHER STATES.

The New York Trade School, a highly practical institution, is intended for boys who wish to save time on a regular apprenticeship and for journeymen who wish to gain a better knowledge of certain parts of their trades; its courses are on a six-month basis and it is supported partly by tuition fees; the enrollment consists of about 150 in the evening classes and about 250 in the day classes. Its work is regularly and systematically inspected by committees from the trade unions, and when a student goes out of it his employer is expected to rate him according to the recommendation of the trade-union committee that examined his work at the school.

In Philadelphia there is a trade school patterned after the New York school. Twelve miles out of Philadelphia there is the Williamson Free School of Mechanical Trades. This is for poor boys, who live at the school and are maintained and instructed entirely at the expense of the institution.

ONLY INSTITUTIONS OF THEIR KIND.

But the Lick and Wilmerding Schools are the only institutions in America where the main purpose is to teach a boy a trade as an integral part of his general education and preparation for life. They are not restricted to special classes, nor to special conditions of any sort. Both are at work on a very important question of American education—is it feasible to teach the average, free, white boy a trade along with his education, and by so doing can we raise standards of workmanship?

When I say that the trades schools of this country are practically limited to the few that I have already mentioned, I fancy the average reader asking, How about the numerous Manual Training Schools now so common in our principal cities?

If a school offers instruction in any kind of shopwork or drawing, it is quite sufficient for most people to call it a "technical" school, and to refer to the manual training as a crude attempt at teaching trades.

MANUAL TRAINING DIFFERS.

The manual training idea as compared with the trades school is much like anarchism compared with socialism—diametrically opposed in theory, though sometimes very much alike in practical workings. But there is a real difference in the results aimed at—a difference based on sound psychological principles, and one that has been explained to educators so frequently that now it seems stereotyped in pedagogical literature. If those who are concerned in the industrial interests of America feel that there is an economic demand for trades schools, or if on the contrary they are in doubt as to the wisdom of promoting such institutions—if the matter is worthy of any thought at all—then the first thing of importance is to know something about the theory of manual training and why it isn't the same as teaching a trade.

One doesn't have to go very far for a good illustration, for every human being gets his first important lesson in manual training at the age of about twelve months, when he learns to walk.

It may seem paradoxical to cite the use of the feet as an example of "manual" training, but it is only necessary to observe the facial expression of a child to see that his efforts in learning to walk are due to mental quite as much as to muscular difficulties. His will power, above all else, is being exercised and enlarged, until gradually his little brain is able to dictate to the feet, and the hands, and to every necessary muscle just what to do and what not to do in order that he may walk with impunity as he sees other people doing.

EFFECTS ON THE BRAIN.

In time the process becomes automatic and he walks without effort; thereafter no further mental development comes from it, because the part first performed by the brain is ultimately shifted to the reflex nervous system. But up to this automatic stage the mental training that accompanies the child's efforts to master the mysteries of walking are exceedingly potent.

Now, that is exactly the manual training idea—to develop the brain through physical activity.

It is a very common error, also, to assume that it is intended merely to educate the hand; it educates the brain through the use of the hand, or the feet, or through any other form of physical action. It is a training, not *in*, but by means of, or through the agency of, exercises selected here and there from various industrial pursuits; it is a matter of the acquisition of intellect by means of instruction in toolwork, drawing, sewing, cookery, or any other handiwork.

No doubt more or less of this sort of discipline comes incidentally with a trade; a skilled workman, for instance, is more intelligent than an unskilled laborer, because he gets a certain amount of mental training with his trade. But in the main, skill and rapidity of workmanship are attained by doing the same thing again and again until the process becomes automatic, as in the case of the child who has become a proficient pedestrian.

CONTINUOUS MENTAL DEVELOPMENT.

In a manual training school, on the contrary, a continuous process of mental development is accomplished by a careful pre-arrangement of the manual exercises, constantly taxing the brain and never permitting a shifting of responsibility to the reflex system. Both are forms of industrial education, but in the one case the instruction given is in itself the end sought—an industrial *end;* in the other case the industrial training serves only as a *means* to a higher end—a means of educating.

The Lick and Wilmerding endowments are administered entirely apart from each other, but in order that their efficiency and usefulness may be enhanced by a plan of co-operation, the two schools have been located in the same neighborhood and both are under the charge of the same head master. Their courses of instruction have been arranged to supplement each other as

far as possible and to avoid duplication of classes and equipments.

The Lick School was opened in 1895, and, having made provision for a series of machinery trades, it seemed advisable for the Wilmerding School, which did not begin until 1900, to devote itself more particularly to the building trades. The advantage of this arrangement is evident from the following enumeration of trades offered to the boys and girls of California through the co-operation of these two endowments:—

IN THE WILMERDING SCHOOL:

1. Carpentry.
2. Bricklaying.
3. Plumbing.
4. Forgework (architectural ironwork).
5. Clay Modeling (including all kinds of artificial stonework).
6. Woodcarving.
7. Cabinet-making.
8. Architectural Drawing.

IN THE LICK SCHOOL.

9. Patternmaking.
10. Moulding.
11. Machine-shop Work (including both steam and electrical construction).
12. Forgework (machinery forging).
13. Machinery Drawing.
14. Industrial Chemistry.
15. Industrial Art.
16. Cookery.
17. Millinery.
18. Dressmaking.

NEAR THE MANUFACTURING DISTRICT.

The Wilmerding School is for boys only; the Lick School admits both boys and girls. Applicants for admission to the latter must be graduates of the grammar school, but a boy may enter the Wilmerding School from the end of the seventh grade. The *grade* of instruction is substantially the same in both and includes the usual high school branches of English, mathematics and science, though the *amount* of bookwork required is much less in the Wilmerding School.

In the matter of environment they are subject to the most favorable influences for schools of this character, being located immediately west of the largest manufacturing district of the city. They are situated on Sixteenth street, near the foot of Ninth street, and are just one mile from the City Hall in a straight line toward the Union Iron Works.

Every year since 1898 the Lick School has turned out a class of about 40 graduates, including patternmakers, blacksmiths, machinists, draftsmen, milliners, dressmakers, modelers, and industrial chemists, besides a number each year who are prepared to enter upon a university engineering course. Reports which we have received from their employers indicate that they have been thoroughly successful in their vocations.

The first graduates of the Wilmerding School will go out next June.

GOOD MANAGEMENT BY DIRECTORS.

The original endowment of the Lick School was $540,000. Our last annual report shows cost of plant $136,298.16, and investments amounting to $419,257.56; showing that by good financial management on the part of the directors the endowment has been increased to $555,555.72.

The original endowment of the Wilmerding School was $400,000, the earnings of which accumulated for five or six years before the school was opened, so that this fund now aggregates more than $500,000. At present this institution is housed in a large wooden structure, but a new and larger building, of brick, is being constructed by the students.

In the matter of enrollment the Wilmerding School has not yet reached the limit of its capacity, but the Lick School, which has been established longer, turns away a large number of applicants each year. The enrollment this year is 420, with a cost of maintenance estimated at about $200,000. All the classes are greatly overcrowded, each teacher being required to instruct from 120 pupils a day, as in the blacksmith shop, to 250 or more in the departments of mathematics and drawing. If we had a greater income with which to employ more teachers, we could readily increase our enrollment to a thousand or more.

THE TRUSTEES.

The Regents of the University of California are trustees of the Wilmerding fund, and they direct the affairs of the school through a committee now composed of Regents Houghton (Chairman), Taussig and Earl. The late A. S. Hallidie, up to the time of his death, was prominently identified with both institutions on their boards of management. The Lick School is directed by a Board of five Trustees named by James Lick; the President is Mr. Horace Davis, and the other members are Mr. Frank J. Symmes, Mr. E. B. Pond and Mr. Chas. A. Murdock. A vacancy, caused by the death of the late James Spiers, President of the Fulton Iron Works, has just been filled by the election of Mr. John O. Harron.

In his deed of trust James Lick provided for the endowment of an institution "to be called The California School of Mechanical Arts," and the official name of the Wilmerding School is "The Wilmerding School of Industrial Arts."

HEAVIEST CLEARINGS KNOWN IN THIS CITY.

More Business was Done in San Francisco Last Year than Ever Before.

These data are taken from the twenty-seventh annual report of the San Francisco clearing house. They show a large and gratifying increase in clearings, and indicate that prosperity in this city in on a firmer basis than it has ever been in the city's history.

CLEARINGS.

For the year 1902	$1,373,362,025.31
For the year 1901	1,178,169,536.30
Total gain (16 1-7 per cent)	$ 195,192,489.01

The clearing $11,151,000 and accompanying balance, $2,189,000—passed through on March 20, 1902 were the largest in the record of the Clearing House. The balance was settled by the use of $910,000 in U. S. Treasury gold certificates, and $1,249,000 in gold coin. The next largest clearing, $7,487,000, passed through on October 14, 1902; also seven other clearings in the year exceeded $7,000,000 each.

Business in general has been good during the year with large increase in real estate transactions and in State, city and suburban population.

—Chas. Sleeper, Manager S. F. Clearing House.

MONEY NEEDED FOR PROMOTION.

The good work of the California Promotion Committee of San Francisco, has been meeting the hearty commendation of all classes of citizens who have any interest in the welfare of the community. The committee has advertised California widely, has received thousands of inquiries about opportunities here, and in response to the need of the state at large for agricultural labor has induced five men to go to the Missouri river in order to make public addresses and attract immigration of the best classes of American farm hands, who will add elements of strength to the citizenship and tend gradually to supplant Asiatics.

The committee has been in operation about a year, and most of the monetary subscriptions to its work will expire this month. It has issued a statement calling attention to this fact and requesting renewals. Its work is so valuable that the Review prints the statement in full. It is remarkable that there have been no delinquents thus far. Such a condition indicates confidence in the committee, and a settled purpose on the part of subscribers to see the work through. A great deal more money could be used to advantage, and there should be a large increase in the list for this year. The invitation to subscribe is printed below.

The work of the California Promotion Committee has been a pronounced success. The results shown in the few months of its active detail work are highly satisfactory.

This Committee has created a co-operative feeling between our city and the different sections of the State that has not heretofore existed. It has cultivated cordial relations with the different Development Associations and Boards of Trade of California, and has been of material assistance in the work of these bodies and in the formation of new ones.

Excursions of our business men under the auspices of this Committee to the different sections of the interior have contributed largely to this closer relationship.

The press of the city and State have given valuable aid in the promotion work.

The Committee has brought settlers to California throughout its length and breadth, and by its efforts secured low colonist rates from Eastern States.

It has provided for the entertainment of prominent persons visiting here.

It has been of great assistance in securing conventions for San Francisco, several notable ones for 1903 having already been arranged for. These conventions will bring large numbers of people to the State.

The Committee is working with the California Fruit Growers' Association and financially assisting in its effort to obtain farm help to husband the fruit and other crops of the coming year. Prominent men of the State interested in farming are giving their time to go East and secure this help by personal effort.

An extensive advertising campaign has been carried on whereby California has been brought to the attention of the people of the East and Europe. As a result of this advertising enormous correspondence with parties contemplating coming to California has been entered into.

At the headquarters of the Committee, 25 New Montgomery street, are kept records of the work being done, and it is earnestly requested that all those who are interested will call and investigate.

The need and importance of the work projected and being carried out by the California Promotion Committee is evident. Such work must prove more and more valuable to the city of San Francisco and the State of California, and not only on its present lines, but on other lines already planned.

SUBSCRIPTIONS EXPIRE IN MARCH. THE PAST YEAR'S WORK HAS DEMONSTRATED THE NECESSITY OF A LARGE INCREASE IN THE FUNDS OF THE COMMITTEE. THE WORK DEVELOPED AND PRESSING REQUIRES AT LEAST $5,000.00 PER MONTH. $10,000.00 COULD BE EXPENDED ADVANTAGEOUSLY.

Out of a list of 241 subscribers there have been no delinquents.

The number of subscribers in the opinion of the Committee should be largely increased, as the work is of value to all, and therefore all classes, business men, professional men, capitalists, realty holders and dealers, wage earners, etc., should gladly contribute to the enterprise.

In order to show inquirers the substantial standing of the California Promotion Committee, it has been decided to have printed in pamphlet form a list of all subscribers. This list is to be mailed throughout the United States and Europe with other advertising matter of the Committee.

To insure the magnificent future of our city and State it is necessary for us all to be up and doing, and to pull together for the common good.

The California Promotion Committee is now in position to direct affairs of public importance, both for the city and State, for the best interests of all. To this end it is devoting its valuable time and energy gratuitously.

The Committee believes that the work already accomplished warrants the hearty and substantial response of every citizen.

ANDREA SBARBORO,
CHAS. BUNDSCHU,
GEORGE W. McNEAR,
W. H. MILLS,
N. P. CHIPMAN,
A. A. WATKINS,
RUFUS P. JENNINGS.

Executive Committee, The California Promotion Committee.

THE TOWN THAT WAS TURNED OVER TO THIEVES.

How a Debauched City Government Invited Crooks to Rob the Citizens and Divide the Plunder.

[The latest "horrible example" of political depravity has been furnished by the recent city government of Minneapolis. It is remarkable for its occurence at a time when more is being said, written and done about municipal betterment than ever before. The situation has been portrayed with great vividness by Lincoln Steffens, editor of McClure's Magazine, in the January number of that publication and extracts are printed below in the hope that every reader interested in public decency will get the article and inform himself to what depths a neglected city government can fall. The moral of the story is that the most dangerous politician is of the "good fellow" type—the man with the helping hand, backed by his dependent train of incompetents, delinquents and criminals; and that the price of order and security is still ETERNAL VIGILANCE AND CIVIL SERVICE REFORM. "Doc" Ames was arrested on February 15 at a little town in New Hampshire, and when the Review went to press was engaged in fighting extradition.]

"DOC" AMES, THE FUGITIVE MAYOR.
Copyright, 1903, by S. S. McClure Co. *Courtesy of McClure's Magazine.*

Whenever anything extraordinary is done in American municipal politics, whether for good or evil, you can trace it almost invariably to one man. Colonel Ed. Butler is the unscrupulous opportunist who handled the non-partisan minority which turned St. Louis into a boodle town. In Minneapolis, "Doc." Ames was the man.

THE TOWN.

Minneapolis is a New England town on the upper Mississippi. The metropolis of the Northwest, it is the metropolis also of Norway and Sweden in America. You feel that there is something Western about it too—a Yankee with a small Puritan head, an open prairie heart, and a great, big Scandinavian body. Taken together, Miles, Hans and Ole are very American. Miles insists upon strict laws, Ole and Hans want one or two Scandinavians on their ticket. These things granted, they go off on raft or reaper, leaving whoso will to enforce the laws and run the city.

The people who were left to govern the city hated above all things strict laws. They were the loafers, saloon keepers, gamblers, criminals, and the thriftless poor of all nationalities. Resenting the sobriety of a staid, industrious community, they delighted to follow the jovial pioneer doctor, Albert Alonzo Ames. He was the "good fellow"—a genial, generous reprobate. He stood for license. Skilful as a surgeon, devoted as a physician, and as a man kindly, he increased his practice until he was the best loved man in the community. He was especially good to the poor. "Richer men than you will pay your bills" he told the destitute.

THE MAN WHO CAPTURED IT.

Ames was sunshine not to the sick and destitute only. To the vicious and the depraved also he was a comfort. If a man was a hard drinker, the good Doctor cheered him with another drink: if he had stolen something, the Doctor helped to get him off.

He sought office himself from the start, and he got most of the small places he wanted by changing his party to seize the opportunity. His floating minority, added to the regular partisan vote, was sufficient ordinarily for his useless victories. Ames could not get anything outside of his own town, and after his third term as Mayor it was thought he was out of politics altogether. He was getting older and he was getting worse.

In disrepute with his own party, the Democratic, he had his followers vote for his nomination as Mayor on the Republican ticket. He was nominated. He said he was going to reform; that he was going to close his career with a good administration. The effective argument, however, was that, since McKinley had to be elected to save the country, Ames must be supported for Mayor of Minneapolis. Why? The great American people cannot be trusted to scratch a ticket.

CALLING IN THE THIEVES.

Well, Minneapolis got its old Mayor back and he was reformed. Up to this time Ames had not been very venal personally. Now, however, he set out upon a career of corruption, which for deliberateness, invention and avarice has never been equalled. It was as if he had made up his mind that he had been careless long enough and meant to enrich his last years.

He organized a cabinet and laid plans to turn the city over to outlaws who were to work under police direction for the profit of his administration. He picked, for Chief of Detectives, Norman W. King, a former gambler who was to invite to Minneapolis thieves, confidence men, pick-pockets and gamblers, and release some that were in the local jail. They were to be organized into groups, according to their profession, and detectives were assigned to assist and direct them. The head of the gambling syndicate was to have charge of the gambling, making the terms and collecting the "graft" just as King and another were to collect from the thieves. The keeper of a notorious coffee house was to be a Captain of Police with no duties except to sell places on the police force.

EMPTYING THE JAIL.

They liberated the thieves in the local jail and made known to the Under World generally that "things were doing" in Minneapolis. The incoming swindlers reported to King or his staff for instructions and went to work, turning the "swag" over to the detectives in charge. Gambling went on openly, and disorderly houses multiplied under the fostering care of Irwin A. Gardner, a medical student in the Doctor's office.

The revenue from all these sources must have been enormous. It only whetted the avarice of the Mayor and his Cabinet. They let gambling privileges without restriction to location or "squareness"; the syndicate could cheat and rob as it would. Auction frauds were instituted; opium joints and unlicensed saloons, called "blind pigs" were protected.

In a general way all this business was known. It did not arouse the citizens, but it did attract criminals and more and more thieves and swindlers came hurrying to Minneapolis. Some of them saw the police and made terms. Some were seen by the police and invited to go to work. There was room for all. This astonishing fact that the government of a city asked criminals to rob the people is fully established. The police and the criminals have confessed it separately. Their statements agree in detail.

BURGLARIES BY THE POLICE.

Burglaries were common. How many the police planned may never be known. Charles F. Brackett and Fred Malone, police captains and detectives, were active, and one well established crime of theirs is the robbery of the Pabst Brewing Company office. They persuaded two men, one an employee, to learn the combination of the safe, open and clean it out one night, while the two officers stood guard outside.

Even lawlessness must be regulated. Dr. Ames, never an organizer, attempted no control, and his followers began to quarrel among themselves. They deceived one another; they robbed the thieves; they robbed Ames himself. Some of the detectives began to drink hard and neglect their work. Protected swindlers were arrested by new policemen, who took the places of the negligent detectives. The whole system became so demoralized that every man was for himself.

It was at this juncture that the Grand Jury for the summer term was drawn. There was a man among them who was a fighter—the foreman, Hovey C. Clarke.

THE MAN WHO RESCUED THE TOWN.

Mr. Clarke won over each man to himself and interested them all. Then he called for the County Prosecutor. The prosecutor was a politician; he knew the Ames crowd; they were too powerful to attack.

"You are excused," said the foreman. There was a scene; the prosecutor knew his rights.

"Do you think Mr. Clarke," he cried, "that you can run the Grand Jury and my office too?"

"Yes," said Clarke, "I will run your office if I want to; and I want to. You're excused."

Mr. Clarke went to the jail to get tips from the inside, from criminals who, being there, must have grievances.

What startled the Jury most was the charac-

ter of the citizens who were sent to them to dissuade them from their course. No reform I ever studied has failed to bring out this phenomenon of virtuous cowardice, the baseness of the decent citizens.

Nothing stopped this Jury, however. They had courage. They indicted Gardner, Norbeck, and many lesser persons.

Mayor Ames was defiant. Once when Mr. Clarke called at the City Hall, the Mayor met and challenged him. The Mayor's heelers were all about him, but Clarke faced him.

AFTER "HIS HONOR"

"Yes, Doc. Ames, I'm after you," he said. "I've been in this town for seventeen years and all that time you've been a moral leper. I hear you were rotten during the ten years before that. Now I am going to put you where all contagious things are put—where you cannot contaminate anybody else."

The Public Prosecutor was being ignored, but his first Assistant and friend, Al. J. Smith, was taken in hand by Mr. Clarke. He led the open fighting and alone in Court won cases against men who had the best lawyers in the State to defend them.

King was tried for accessory to felony (helping in the theft of a diamond, which he afterwards stole from the thieves) and sentenced to three and a half years in prison. And still the indictments came with trials following fast.

All men were now on the side of law and order. The panic among the "grafters" was laughable in spite of its hideous significance. Two heads of departments against whom nothing had been shown suddenly ran away and thus suggested to the Grand Jury an inquiry which revealed another source of "graft" in the sale of supplies to public institutions and the diversion of great quantities of provisions to the private residences of the Mayor and other officials.

THE DEPARTURE OF "DOC" AMES.

Mayor Ames, under indictment and heavy bonds for extortion, conspiracy and bribe-offering, left the State on a night train; a gentleman who knew him by sight saw him sitting up at eleven o'clock in the smoking room of the sleeping car, an unlighted cigar in his mouth, his face ashen and drawn, and at six o'clock the next morning, he still was sitting there, his cigar still unlighted. He went to West Baden, a health resort in Indiana, a sick and broken man, ageing years in a month. The city was without a Mayor, the ring was without a leader, cliques ruled, and they pictured one another hanging about the Grand Jury room begging leave to turn State's evidence.

The people of Minneapolis rose to the emergency on election day on November 4th. Though for all other offices, they voted the straight Republican ticket, for Mayor they preferred James C. Haynes, the Democratic candidate, to Alderman Powers, Republican, by some six thousand majority. Clarke refused to run.

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SIGNS OF DANGER TO CIVIL SERVICE REFORM.

San Francisco Politicians Vote Down Merit System Amendments to the Constitution, and Examinations are Stopped by Injunction.

There is a growing feeling of uneasiness about the administration of the Merit System in San Francisco among persons who look to it as essential to clean politics and decent government. Criticisms have been made by members of the Merchants' Association and complaints have been received at this office indicating a less confident belief on the public's part in the vigorous execution of the reform than that which prevailed when J. Richard Freud was alive and a member of the Civil Service Commission. It has been pointed out that examinations have not been held so frequently and in consequence the system has not been extended so rapidly as in the first year after the charter's adoption, and that certain temporary appointments appear to bear the stamp of favoritism.

SOME OF THE SYMPTOMS

At the same time, the failure of the Merchants' Association's amendments to the state constitution, which were designed to give validity to the civil service provisions of the charter and which failed largely through the hostility of San Francisco politicians in the legislature, has given strong support to the rumor that a general attack on the Merit System has been planned and is about to be executed. As if in confirmation of this belief, another advertised civil service examination has been stopped by injunction proceedings, and the Civil Service Commission has appealed to the Merchants' Association for legal help to defend the system.

As the readers of the Review were informed last month the Association sent up to the legislature two amendments to the constitution to make civil service reform secure in San Francisco. One sought to extend the Merit System to the county offices, which the Supreme Court had, in the case of Crowley vs. Freud, declared outside the law, and the other was intended to exempt civil service employes from the operation of the four-year tenure of office clause in the constitution and give them a tenure during good behavior, without which there can not be any efficient civil service reform. The latter, as the more important, was presented first. Seven senators from San Francisco voted against it, and it failed by a tie vote of 16 to 16, two-thirds being necessary. Senator Belshaw, who introduced the measures, then withdrew the other, seeing no hope for it.

The San Francisco senators that refused to give local civil service reform a chance before the people of the state were:

BUNKERS.
FRENCH.
NELSON.
PLUNKETT.
TYRRELL, JOHN G.
WELCH.
WILLIAMS.

Senators Wolfe and Bauer voted for the bill. Wolfe, however, expressed resentment because the Association had not seen fit to entrust the bills to a delegation whose conduct showed it to be opposed to the purposes of the measures. It is not possible to say what effect his speech may have had on the other members from San Francisco. It is to be hoped this city is not represented at Sacramento by men small enough to vote against an important measure because it was not given to them to introduce. Nor will it do for any of these men to say the public does not desire the enforcement of the civil service law. The platforms of both the Republican and Democratic parties contained declarations in favor of the Merit System and the people of this city voted for it when they adopted the charter. Even Senator Wolfe recognized his obligations in the matter when he said:

> The time has gone by when the representatives from San Francisco can, with justice to their constituents, oppose civil service as it now exists under the law of the City and County. The people have decided that they want civil service, and I will not fight it in an underhanded way.

STARTING THE INJUNCTIONS.

Last November the Civil Service Commission prepared to hold an examination for Police Patrol and Ambulance drivers. It attempted to prescribe that the men should be of a certain height, and because of this apparently proper and practical regulation the examination was temporarily enjoined as "non-competitive." Although this injunction has been dissolved, another restraining order has been secured against the holding of an examination for appointments to the Department of Electricity. The two injunctions seem to support the following statement made by the Civil Service Commission in a letter to the Merchants' Association:

> It is evident from this action and from rumors that have been afloat in the City Hall ever since the electrical examinations were scheduled, that a determined effort is about to be made to remove the entire Department of Electricity from civil service. It is the opinion of the Commission that this latest action is the second proceeding in a determined effort upon the part of various politicians to break down the Merit System.

NEED OF PUBLIC VIGILANCE.

Meanwhile certain circumstances attending the accusations against Dr. Wm. C. Hassler, the energetic Chief Market Inspector of the Board of Health, who is to be tried before the Civil Service Commission on March 3, have not been reassuring.

Taken altogether, the situation seems to contain elements of danger. The "Review" is not given to spreading alarmist reports where proof is not plain, but other facts bearing on the case have come to its attention and it feels that a good deal of the apprehension about the Merit System is justified. At the present time there is need of some vigilance on the part of the people of San Francisco to prevent the destruction of civil service reform in this city.

Local wholesalers and manufacturers deserve the encouragement and support of the trade. Prosperity in their business means larger stocks and better facilities for supplying the markets; but, if they are to be turned down without even a fair hearing, the greatest harm will come in the end to the retailers themselves, who, when business is brisk and supplies run low, will find it more and more difficult to get the goods they need, on short notice and at right prices.—*Pacific Coast Merchant.*

The Board of Health has decided to make up its vital statistics on the basis of a population of 410,000 for San Francisco. This is a large increase over the figure in the last census, but has been amply verified, and if out of the way at all is probably below the proper mark.

SAN FRANCISCO'S NEW DRY DOCK.

This Port Now Has Accommodations for Overhauling and Repairing the Largest Vessels Afloat.

BATTLESHIP "OHIO" IN THE NEW DRY DOCK.

The dry dock facilities of this port are now among the best in the world. The accompanying illustrations show the new monster dock of the San Francisco Dry Dock Company, recently constructed at Hunter's Point, South San Francisco, with the battleship Ohio, the largest war vessel ever built on this coast, resting in it with plenty of room to spare.

This great bath tub for ships is 750 feet long, 122 feet wide at the coping, and 74 on the bottom and has a depth of 30 feet over the sill. It is built on a part of the bay where the water is deepest and the shelter from storms is most complete, so that it can accomodate with ease the largest vessels now afloat. The Siberia, the Korea or the monster Shawmut can now be docked on this coast, and Eastern steamship companies, several of which have made inquiries about it already, need not fear that in putting vessels into the Oriental trade from this port, they will be sending them where repairs will be difficult. The work has cost in the neighborhood of $600,000 and was executed by the City Street Improvement Company of San Francisco.

"OHIO" IN THE DOCK—END VIEW.

WORK OF THE DIRECTORS.

Measures are Taken to Allay the Eastern Plague Scare and to Defend the Merit System.

While no case of bubonic plague has been discovered in the city since December 11, 1902, the previous lack of harmony between the city and state health authorities and the exaggerated reports in some of the Eastern papers regarding health conditions here had so alarmed Boards of Health of a number of other states that a general quarantine against California was imminent.

A special meeting of the Boards of Directors of all the commercial organizations of the city was called by the President of the Merchants' Association for the purpose of considering what action should be taken to prevent this threatened quarantine against California. At this meeting, a joint committee of nineteen, representing all the commercial bodies of the city, was appointed to confer with the Mayor and the Governor and insist that the city and state health authorities should harmoniously co-operate with the United States Public Health Service in maintaining a thorough inspection of Chinatown and taking such precautionary measures as might be deemed necessary to satisfy health authorities of other states and countries that no danger from infection existed, and therefore no quarantine against this state was necessary.

The work of the Joint Committee has been entirely successful and is described on another page.

STAMP BILL IS OPPOSED.

Senate Bill No. 354 requires that every article made or manufactured in the state shall be stamped with the name and address of the manufacturer. As goods made outside of the state are not required to be so marked, this would directly discriminate against home manufacturers, and the Board has opposed the passage of this bill.

DEFENSE OF THE MERIT SYSTEM.

The Civil Service Commission, having been enjoined from holding examinations for certain positions in the Department of Electricity, and the board believing that this action is the beginning of a general attack on Civil Service reform in San Francisco, for the purpose of overthrowing it if possible, the Association, in compliance with a request from the Civil Service Commission for assistance, has offered the services of its attorneys, Messrs. Wright & Wright, in aiding the Commission to defend these suits.

IMPROVEMENT OF PRESIDIO GROUNDS.

The Board has urged action by our representatives in Washington in the matter of securing an appropriation by the United States Government for improving the grounds and constructing new driveways in the Presidio.

Four regular meetings of the Board of Directors and two committee meetings have been held during the past month.

NEW MEMBERS.

The following fifteen new members have been added to the roll:

Wisconsin Furniture Co.	House & Office Furniture, 324 Parrott Bldg.
Western Natl. Bk. of S. F.	Bank, 805 Market
Vayr & Goldstone	Florists, 105 Sixth
Rosenberg Bros. & Co.	Dried Fruits, 211 California
California Casket Co.	Undertakers' Supplies, 934 Mission
The Realty Syndicate	Real Estate, 14 Sansome
Moise & Davis	Fancy Goods and Notions, 137 Stockton
Deimel Linen Mesh System Co	Underwear, 607 Hayward Bldg
Panson & Co.	Clothing Dealers, 200 Kearny
Galloway Lithograph'g Co.	Lithographers, 410 Sansome
Geo. W. Pennington (Sons) Inc.,	Machinery & Engineers' Supplies, 313 Folsom
L. Heilbroner	Genl. Mdse, 446 Ellis
James Cantley	Coal, 960 Howard
Macdonald & Co. Inc.	Exporters and Importers, 419 California
H. Hollman	Teas and Coffees, 2805 Mission

Grand Rapids, Mich., has a concrete street pavement made with Portland cement.

The best mayor is the man who busies himself with the details of the city's business, and keeps down the bills and taxes.—*S. F. Wasp.*

Law, supreme and equal for all men, is to the American people what the ark of the covenant was to the Jews of old. While we have it we need not fear for our safety—when we lose it, we are far advanced on the road to ruin.—*Richard Olney.*

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....President.
Thos. Day Co.

ANDREW M. DAVIS.....First Vice-President.
The Emporium.

FAIRFAX H. WHEELAN.....Second Vice-President.
Southern Pacific Milling Co.

C. S. BENEDICT.....Treasurer
Benedict & Turnor.

FOSTER P. COLE.....Sterling Furniture Co.
WALTER E. DEAN.....Walter E. Dean.
W. J. DUTTON.....Fireman's Fund Insurance Co
R. B. HALE.....Hale Bros
F. J. KOSTER.....California Barrel Co.
A. J. MCNICOLL.....A. J. McNicoll Elevator Co.
CHAS. M. PLUM.....Chas. M. Plum & Co.
A. J. RICH.....A. J. Rich & Co.
P. C. ROSSI.....Italian-Swiss Agric. Colony.
ROBERT H. SWAYNE.....Swayne & Hoyt.
A. H. VAIL.....Sanborn, Vail & Co.
L. M. KING.....Secretary and Supt.
GEO. T. WRIGHT.....Attorney

STANDING COMMITTEES.

PUBLIC AFFAIRS.

WILLIAM J. DUTTON, *Chairman.*
FAIRFAX H. WHEELAN, A. J. MCNICOLL,
A. H. VAIL, A. J. RICH.

PUBLICITY AND PROMOTION.

FAIRFAX H. WHEELAN, *Chairman.*
FOSTER P. COLE, CHARLES M. PLUM,
R. B. HALE, F. J. KOSTER.

TRADE AND FINANCE.

ANDREW M. DAVIS, *Chairman.*
ROBERT H. SWAYNE, WALTER E. DEAN,
C. S. BENEDICT, P. C. ROSSI.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.....107 New Montgomery
Baker, Vawter Co.....Mills Bldg.
Barrow, Wade, Guthrie & Co..Mills Bldg
Langdon, Walter G.....Hayward Bldg
Phillippa, F. G. & Co.....Mills Bldg

ADVERTISING.

Dodge, Al. Co., The.....47 Van Ness Av
Leach & Gates.....1008½ Market

ADVERTISING CARDS.

Stuparich Mfg. Co., The..8th & Brannan

AGENTS.

Sanderson, Geo. R.....238 Montgomery
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
Osborne & Co., D. M.....15 Main

ARCHITECTS.

Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
Maggs, Herbert B.....36 Flood Bldg
Mooser, William & Son.....29 Grant Ave
Paff, Charles.....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery

ART GLASS.

California Art Glass, B. & C. Works.....120 Second

ART GOODS.

Cohen, H.....19 Grant Ave
Gump, S. & G.....113 Geary
Kennedy-Babjohn Art Co.....19 Post
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torry.....224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co.....422 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co.....3 California

ASSAYING.

Price, Thos. & Son.....524 Sacramento
Simonds, Ernest H.....417 Montgomery

AUCTIONEERS.

Basch Auction Co.....319 Sutter
Chase, Fred H. & Co.....1732 Market
Dinkelspiel, J. S. & Co.....115 Bush
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Rag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.

Frost, Nicholas.....336 Third
Simkins & Thorp.....116 Erie

BANKS AND BANKERS.

American National Bank.....200 Montgomery
Anglo-Cal. Bank, Ltd.....200 Sansome
Bank of California.....400 California
Cal. Safe Deposit & Trust Co.....Montgomery and California
Canadian Bank of Commerce.....California and Sansome
Columbian Banking Co..C Spreckels Bldg
Comptoir National D'Escompte de Paris.....122 Sansome
Crocker-Woolworth National Bank of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....100 Montgomery
French Savings Bank....315 Montgomery
German Savings & Loan Society.....526 California
Germania Trust Co.....42 Montgomery
Hibernia Savings & Loan Society.....McAllister and Jones
Italian American Bank.....518 Montgomery
London & S. F. Bank, Ltd..424 California
London, Paris & American Bank, Ltd.....Sutter and Sansome
Mercantile Trust Company of San Francisco.....238 Bush
Murphy, S. G.....First Nat. Bank
Mutual Savings Bank of San Francisco.....33 Post
Nevada National Bank of San Francisco.....301 Montgomery
Rollins, E. H. & Sons.....335 Pine
Savings and Loan Society.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank...222 Montgomery
Swiss-American Bank...524 Montgomery
Wells, Fargo & Co.'s Bank.....Sansome & Market
Western Nat. Bank of S. F...805 Market

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Fink Co.....818 Market

BARREL MANUFACTURERS.

California Barrel Co.....327 Market

BEER BOTTLERS.

Enterprise Bottling Co....2745 Sixteenth
Fredericksburg Bottling ..Co..1510 Ellis

BELTING—LEATHER.

Cook, H. N. Belting Co.....126 Fremont
Heins, Alex Belting Co.....93 Fremont

BICYCLES.

Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Morris, Edwin.....1522 Market
Varney, T. H. B.....1331 Market

BILL POSTERS.

Owens, Varney & Green, Market & Tenth

BOILER WORKS.

Eureka Boiler Works.....113 Mission

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOK BINDERS.

Hicks-Judd Co.....23 First
Phillips Bros.....565 Clay

BOOKS AND STATIONERY.

Cary, L. H.....16 Grant Avenue
Cunningham, Curties & Welch.....319 Sansome
Elder & Shepard.....238 Post
Hanak & Hargens.....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....204 Pine
Robertson, A. M.....126 Post
S. F. News Co.....242 Geary
Whitaker & Ray Co., The.....723 Market

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co.....129 Sansome
Eisenberg, Henry.....406 Kearny
Haim, F. L.....234 Stockton
Kast & Co.....738 Market
Keenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Nolan Bros. Shoe Co.....312 Market
Philadelphia Shoe Co.....10 Third
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe Co.....42 Second
Williams-Marvin Co.....569 Market
Young, George H.....117 Bush

BOX MANUFACTURERS.

Gray's Harbor Commercial Co.....237 Cal

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing & Malting Co.....18th & Florida
Wunder Brewing Co...Scott & Greenwich

BREWERS' & BOTTLERS' SUPPLIES.

Abramson-Heunisch Glass Co....10 Main
Bauer-Schweitzer, H. & M. Co.....632 Sacramento

BRICK MANUFACTURERS.

Patent Brick Co.....240 Montgomery

BRIDGE BUILDERS.

S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....435 Battery
Harper, F. F. G. & Co.....409 Washington
Heise, Chas. Ed & Co.....510 Battery
Mattoon & Danglada.....508 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmidell.....307 Sansome
Page Bros.....302 California
Wonlorek, M.....412 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. H.....123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington.....221 Sansome
Barth, J. & Co.....420 California
Bowman, G. F.....323 Hayward Bldg
Girvin & Eyre.....California
Goldman, Max.....312 Pine
Hecht Bros. & Co.....312 Pine
Hellman, A. C.....317 Hayward Bldg
Hirshfeld, C.....73 Nevada Block
Perry, John, Jr.....411 Montgomery
Pollitzer & Co.....Chronicle Bldg
Pollitz, Edward & Co.....California
Rehfish & Hochstadter.....413 California
Toplitz, Joseph H.....330 Pine

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg. Co..3178 Seventeen

BUILDING AND LOAN ASSOCIATION

Continental Building and Loan Association.....301 California
Pacific States S. L. & B. Co.....410 Pine

BUILDING MATERIALS.

Waterhouse & Price..29 New Montgomery
Pacific Portland Cement Co.....Claus Spreckels Bldg

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co.....116 Battery

BUTCHERS.

Baccus, R. T.....SW. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Heilbron & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Stone & Eckton Co., The.....236 Sixth
Teaffe, Wm. & Co.....1537, 15th Ave. S.

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.....770 Mission

CAPITALISTS.

Bancroft, Paul.....History Bldg
Bishop, Chas. R.....530 California
Center, John..NE. cor. 16th and Shotwell
Dean, Walter E.....81 Nevada Block
Denman, James.....2318 Steiner
Ehrenpfort, Wm.....801 Fillmore
Fontana, Mark J. California and Front sts.
Hayward, Alvinsa.....532 Market
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Levy, H. M.....41 Nevada Block
McDonald, Jasper.....Mills Bldg
Moore, A. A. Jr.....Hayward Bldg
Phelan, Jas. D.....Phelan Bldg
Poniatowski, A.....Crocker Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Eighth
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works.....Geary and Stockton
Thompson, R. R.....508 California
Wilson, W. F.....2430 Broadway

CARPENTERS AND BUILDERS.

Murray, S. C.....632 Howard
Robinson & Gillespie.....107 Sutter

CARPETS.

Gullixson Bros.....965 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walter, D. N. & E. & Co....529 Market

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works.....708 Valencia
Cal. Carpet Cleaning Works .329 Guerrero
Hampton & Bailly.....146 Church
Spaulding, J. & Co.....363 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

ARRIAGE AND BUGGY MANUFACTURERS.

bbitt, J. H.....314 McAllister
sna, A. G. & J. Q.....1321 Market
ave, B. & Co.....421 Pacific
olmea, H. E. & Co.....740 Folsom
rkins & Co.....651 Howard
Brien & Sons..Golden Gate Ave & Polk
hindler, H. B.....128 Spear
udebaker Bros. Mfg. Co.....
.....Market & Tenth
ertsch, William...100 Golden Gate Ave

CASH REGISTERS.

tographic Register Co.....523 Market
eeman, I.....1327 Market

CEMENT MANUFACTURERS.

cific Portland Cement Co.....
.....Claus Spreckels Bldg

CEMETERIES.

nderson, John, Mgr. Mt. Olivet Cemetery .....916 Market

CENTRAL PARK ASSOCIATION.

cNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

eywood Bros. & Wakefield Co.....
.....561 Mission

CHARCOAL.

landt, N. & Co.....Indiana and Yolo

CHEMICAL WORKS.

lifornia Chemical Works.....
.....San Bruno Road and 27th
eatern Chemical Co.....Office 3214 25th

CHEMISTS.

rtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

merican Chicle Co.....27 Main

CHIMNEY PIPE.

awson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

hirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

scoe, J. C.....305 Battery
eule, Louis .....418 Battery

CIGAR AND TOBACCO DEALERS.

dler, Ben.....101 Powell
askower, M. & Co.....223 Montgomery
randt, Jacob.....415 Battery
nst, M. A. & Co.....203 Kearny
eyneman, Herman.....204 Sansome
idell, H. L. & Co.....314 Sacramento
ane & Connelly.....204 Market
angatadter, I. S.....401 Geary
ewis, Wm. & Co.....24 California
ichalitschke Bros.....410 Market
ichalitschke, Chas.....101 Grant Ave
ichols, R.....1191 Market
rdenstein, Max.....322 Battery
agemann, H. & Co.....709 Market
inaldo Bros. & Co.....300 Battery
hoenfeld, Jonas.....508 Washington
illard Bros.....636 Market

CIGARETTE MANUFACTURERS.

hn Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTORS.

ell, W. M. Co.....106 Pine

CIVIL ENGINEERS.

rris & Haas.....320 Sansome

CLOAK AND SUIT HOUSES.

allieau, Armand .....114 Kearny
olumbia Cloak and Suit House.....
.....1022 Market
avidson, D. M. & Co.....52 First
olden Gate Cloak and Suit House..
.....1230 Market
elly & Liebes.....120 Kearny
ivingston & Co.....867 Market
tein, J. H. & Co.....716 Market

CLOTHING DEALERS.

enedict & Turner.....23 Montgomery
rown Bros. & Co.....121 Sansome
rank Bros.....635 Kearny
irsch Bros.....221 Montgomery Ave
irsch, L. & Co.....927 Kearny
offman, Rothschild & Co.....11 Battery
owall, G.....630 Kearny
eilus, Chas. & Co.....132 Kearny
landel & Wiener.....125 Sansome
eustadter Bros.....133 Sansome
auson & Co.....200 Kearny
rager, A. J. & Sons.....857 Market
oos Bros.....Kearny & Post
chwartz, A.....62 Third
traus, Louis .....11 Sansome
ummerfield & Roman....Fifth & Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cantley, James.....960 Howard
Cornwall, P. B.....204 Front
Easton, J .....131 Folsom
Fritch, Geo .....110 East
Greenberg, A. H.....1419 Ellis
Middleton, John .....309 Stockton
Morton, Thomas .....674 Geary
Oregon Coal & Navigation Co.....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's John, Sons.....202 Sansome
San Francisco & San Joaquin Coal Co.
.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co.....117 Washington
Armsby, J. K. & Co.....138 Market
Biagi, D. & Co.....520 Sansome
Caffrey, John .....21 Sutter
Christy & Wise Com. Co.....213 Market
Cutter & Mosely.....302 California
Dairymen's Union .....128 Davis
DeBernardi, D. & Co.....409 Front
Demartini, John & Co....315 Washington
Dempster & Son.....320 Sansome
Dennison, Fleweger & Co.....117 Sacramento
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Freitas, M. T. & Co.....325 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri .....309 Washington
Greenway, E. M...Vallejo St. Warehouse
Griffin & Skelley Co.....132 Market
Grinbaum, M. S. & Co., Ltd.....215 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hansen, John R. & Co.....310 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....421 Market
Hume, R. D. & Co.....421 Market
Hyman Bros.....406 Sansome
Ivancovich, J. & Co.....209 Washington
Kittle & Co.....202 California
Landsberger & Son.....123 California
Leist, C. J. & Co...Sacramento and Davis
Lercari, C. J. & Co.....524 Sansome
Lichtenberg, William.....215 Sansome
Lichtenberg, R.....303 California
Loaiza, W. & Co.....218 Sansome
Lowry, W. G. & Co.....40 California
Lydes & Co. .....111 Front
Macpherson, A. M.....215 Washington
McDonogh & Runyon.....416 Davis
McLeod, Daniel.....321 Bush
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall.....310 Washington
Montealegre & Co.....410 Hayward Bldg
Nardini, A. & Co.....324 Davis
Pettigrew, John M.....210 California
Phillips, M. & Co.....202 Market
Porter Bros. & Co.Washington & Drumm
Scatena, L. Co.....104 Washington
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific Milling Co..224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold.....110 Davis
Williams, The H. A. Co.....308 Market
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Young, Carlos G.....23 Davis
Zentner, J. & Co....Front & Washington

CONFECTIONERS.

Blum, S.....Polk & Sutter
De Martini, L. Supply Co.....112 Front
Gruenhagen & Co.....20 Kearny
Guillet, Chas.....905 Larkin
Haas, Geo. & Son.....810 Market
Hromsds, Adolph Co.....222 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Roberts, Geo. F. & Co....Polk and Bush
Rothschild & Ehrenpfort.....35 Main
Strohmeier, W. A. & Co.....1006 Market
Seidl, J. & Co.....658 Mission
Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.....
.....N.E. cor. Broadway and Front

COOPERAGE STOCK.

Richards, J. W...Cal. Safe Deposit Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph.....39 Flood Building

COTTON GOODS.

California Cotton Mills Co..East Oakland, Cal.

CRACKER MANUFACTURERS.

American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Co.....601 Folsom

CREDIT BUREAU.

Credit Agency.....508 California
Merchants' Credit Assn. of Cal.....
.....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine
Cowen-Heineberg Co.....319 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O.....Fourth and Mission

CUTLERY.

Helliwell, R.....108 Stockton

DAIRY MACHINERY.

DeLaval Dairy Supply Co....217 Drumm

DEPARTMENT STORES.

Emporium, The .....Market

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market
Wilson & Bro.....20 Drumm

DRAYMEN AND STORAGE.

Bekins Van & Storage Co.....630 Market
Bocarde, J. B., Drayage Co...22 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying & Whse. Co., The..
.....110 Battery
Overland Freight Transfer Co..203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co....Bryant and Second
Western Transfer & Storage Co.323 Front

DRIED FRUITS.

Phoenix Raisin Seeding & Packing Co.
.....3 California
Rosenberg Bros. & Co.....211 California

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave
Boericke & Runyon.....231 Sutter
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Clough, Frank.....400 Ellis
Esters von Krakau, W.....25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Flatow, P.....600 Geary
Fletcher, David M.....
....S. W. cor. Van Ness Ave & Geary
Gates, J. R. & Co.....417 Sansome
Gleason Bros.....Clay & Kearny
Grant Drug Co.....38 Third
Lainer, Ro. Drug Co.....699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....3402 Mission
Searby's Pharmacy.....400 Sutter
Schmidt Val....S. W. cor. Polk & Jackson
Smith, E. J.....cor. 5th and Folsom
St. Nicholas Pharmacy..Market & Hayes
Wakelee & Co.....Bush and Montgomery
Weck, Co., F. A.....127 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
City of Paris Dry Goods Co., The....
.....Geary & Stockton
Curtin, C.....911 Market
Davis, R. D. & Co..Geary & Grant Ave
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg.....31 Grant Ave
Hale Bros.....979 Market
Kohlberg, Strauss & Frohman..107 Post
Kennedy, R. T. Co.....1106 Market
Lippman Bros.....495 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Moran, J. M. & Co.....1009 Market
Murphy, Grant & Co...Sansome & Bush
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D.....
.....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Silverman, J.....222 Third
Stern, M. A.....1274 Geary
Strauss, Levi & Co.....16 Battery
Weill, Raphael & Co....Kearny and Post
Weinstock, Lubin & Co..Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning Works, The .....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Berlitz School of Languages....121 Geary
Heald's Business College.....24 Post
S. F. Business College.....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner....Fremont & Howard
Electrical Engineering Co....609 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Elec. Corp.....527 Mission
Cal. Electrical Works.....547 Mission
Electric Railway and Manufacturers' Supply Co.....68 First
General Elec. Co....Claus Spreckels Bldg
Hetty Bros.....126 Eddy
Klein Elec. Works, The J. M.....
.....421 Montgomery
Summerhayes, W. R.....627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construction Co.....31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric & Mfg. Co....
.....425 Market

ELECTRO-PLATERS.

Central Plating Works .....22 Jessie
Denniston's San Francisco Plating Works .....713 Mission
Golden West Plating Works...103 Beale
Merle, A. Company.....515 Mission

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co.....122 Main
Cahill & Hall Elevator Co.....123 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....209 Second

EMBROIDERIES AND LACES.

Levy, Julea & Bro.....6 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D.....34 East

ESSENTIAL OILS.

Boldemann, A. C. & Co..... ...120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P.....6 California
Maldonado & Co., Inc.....410 California
Wellman, Peck & Co.....201 Market

FANCY GOODS AND NOTIONS.

Moise & Davis.....137 Stockton

FIRE PROOFING.

Western Expanded Metal & Fire Proofing Co...415 Claus Spreckels Bldg

FIREWORKS.

California Fire Works Co.....219 Front

FISH DEALERS.

Dryselius & Co.....93 Cal. Market

FLORISTS.

Jacquemet, J. & Co.....506 Eureka
Shanahan Florist Co.....107 Powell
Shibeley, Frank P.....311 Sutter
Sievers & Boland.....25 Post
Vayr & Goldstone.....106 Sixth

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co.....112 California

FRUITS AND VEGETABLES.

Omey & Goetting.....California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A.....340 Post
Bateman, William.....535 Folsom
Breuner, John Co.....957 Market
Chicago Clock Co.....113 Grant Ave
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co.....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H.....648 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furnitura Co.....750 Mission
Kragen Furniture Co.....1015 Market
McCann, Belcher & Allen.....600 Sutter
Milwaukee Furniture Co.....932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....118 Post
Smith, Furnitura Co., A. B.....128 Ellis
Sterling Furniture Co.....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.324 Parrott Bldg.
Yawman & Erbe Mfg Co.....
.....Mission and New Montgomery

FURNITURE MANUFACTURERS.

Doernbecher Furniture Co.....762 Mission

FURS.

Berwin & Gassner.....110 Kearny
Hoetlich, Albert.....116 Grant Ave
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant ave

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co.....
.....5 Front
Ensign, Bickford & Co.....220 California

GAS FIXTURES.

California Gas Fixture Co.....330 Post
Day, Thos. Co.....725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co.....310 Market
Union Gas Eng. Co.....244 First

GAS GENERATORS.

Pacific Acetylene Gas Co.....
.....115 New Montgomery

GAS METERS AND STOVES.

Pacific Meter Co.....17 Fremont

GAS LIGHT COMPANIES.

Equitable Gas Light Co. 516 California

GAS REGULATORS.

Gas Consumers' Association...516 Sutter

GENERAL MERCHANDISE.

Heilbroner, L.....416 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.

United States Glass Co.....18 Sutter

GLOVES.

Moss, Geo. A.....101 Post
Smith, W. M.....200 Post
Steinberger & Kalisher.....230 Sutter

GLUE MANUFACTURERS.

California Glue Works.....123 California

GRANITE AND MARBLE DEALERS.

Back, F. J.....791 San Jose Ave

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.....125 Geary

GROCERS.

Bibo, Newman & Ikenberg.....1447 Polk
Claussen, C.....23d and Capp
Cluff, William Co.....18 Front
Ehrman, M. & Co.....104 Front
Foge, J. M.....5th and Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Hollmann, Henry.....2805 Mission
Irvine Bros.....1302 Polk
Fennon, John A.....315 Clay
Levi, H. & Co.....36 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Rathjen Bros.....39 Stockton
Ring Bros.....19th & Castro
Smith's Cash Store.....27 Market
Sussman, Wormser & Co.....S. E. cor. Market and Main
Tillman & Bendel.....327 Battery
West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bekeart, Phil B. Co.....114 Second
Bremer, O. A.....820 Kearny
Cinbrough, Golcher & Co.....538 Market
Shreve & Barber.....511 Kearny
Winchester Repeating Arms Co.....127 First

HARDWARE.

Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Brownlee, J. P.....1612 Market
Dunham, Carrigan & Hayden Co..19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson...235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works.....159 Fremont
Marwedel, C. F.....68 First
Montague, W. W. & Co.....309 Market
Montanya, J. De La Co.....606 Battery
Mossford, Mosea.....3385 24th
Pacific Hardware and Steel Co.....Mission and Fremont
Palace Hardware Co.....603 Market
Philpott & Armstrong.....823 Market
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tay, Geo. H. Co.....49 First
Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer K. & Son.....8 Kearny
Triest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....105 Steuart
Goss, Chas. E.....2100 Mission
Meyer, Albert.....2303 Geary
Merrow, Geo. & Co.....803 California
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermeil, J. L.....3142 Mission

HEATING AND VENTILATING.

Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc
S. E. cor. New Montgomery & Mission

HORSE SHOEING.

Odea, Martin.....128 Geary

HOTELS.

California Hotel.....Bush near Kearny
Elsmere, Hotel.....418 Sutter
Gallagher, John P.....Langhnm Hotel
Holm & Saxtorph, Baldwin House.....80 Ellis
Hotel Bella Vista.....1091 Pine
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas.....Market and Hayes
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wisster & Co.....22 Second

ICE DEALERS.

Consumer's Ice Co.....420 Eighth
Merchants' Ice and Cold Storage Co..Lombard and Sansome
Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co.....416 California
Bagge & Stovel.....411 California
Boden & Palache.....313 California
Berthau, Cesar.....423 California
Butler & Hewitt.....413 California
Com'l Union Assurance Co.....416 California
Craig, Hugh.....310 Sansome
Davis, J. H. F. & Son.....215 Sansome
Dornin, Geo. D.....Hayward Bldg
Fidelity & Casualty Co.....318 California
Fireman's Fund Insurance Co.....401 California
Forbes, A. B. & Son...Mutual Life Bldg
German Ins. Co., of Freeport...337 Pine
Orient, Geo. F.....218 Sansome
Outte & Frank.....302 California
Herold, Rudolph, Jr.....415 California
Ins. Co. of North America..412 California
Landers, William J.....206 Sansome
Liverpool & London & Globe Ins. Co., The.....422 California
Manheim, Dibbern & Co.....217 Sansome
Maxwell, J. D. Co.....421 California
Milwaukee Mechanics' Ins. Co.....410 California
Natham & Kingston.....601 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co.....312 California
Norwich, Union Fire Ins. Society.....314 California
Pacific Mutual Life Ins. Co of California...Montgomery & Sacramento
Pacific Surety Co.....Safe Deposit Bldg
Parker, Chas. M. T.....214 Pine
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co.....Mills Bldg
Shields, A. M.....Crocker Bldg
Transatlantic Fire Ins. Co..213 Sansome
Turner, Geo. W.....315 Safe Deposit Bldg
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson, Horace.....201 Sansome

IRON WORKS.

California Iron Yard.....640 Second
Morton & Hedley.....215 Harrison
Vulcan Iron Works.....606 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....544 Market
Barth, Rudolph.....141 Post
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co.....206 Kearny
Fershtnnd, Theodore.....126 Kearny
Glindeman, W.....5 Third
Greenzweig, George & Co.....206 Kearny
Hall, A. I. & Son.....643 Market
Huguenin, Adolph.....824 Market
Judis, Alphonse Co.....4 Chronicle Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Rothschild & Hadenfeldt.....207 Sutter
Schumacher & Co.....621 Market
Schussler, M. & Co.....713 Market
Schwartze K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & Co.....Crocker Bldg
Sorenson, James A. Co.....03 Sixth
Vandersilce, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....208 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Rothschild, M.....526 Sutter

LAMPS.

Boesch Lamp Co.....585 Mission
Bauer Lamp & Reflector Co..529 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
S. F. Laundry Association.....131 Ellis
U. S. Laundry Association..3111 Sixteenth
White Star Laundry.....330 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co..583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front
Brown & Adams.....109 Battery
Frank, S. H. & Co.....408 Battery
Harpham & Jansen.....524 Washington
Klopper & Dulfer.....209 Mason
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.

Bosqui Printing & Engraving Co.....523 Clay
Britton & Rey.....525 Commercial
Galloway Lithographing Co..410 Sansome
Mutual Label & Litho. Co..241 & Bryant
Roesch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....400 Taylor
Kelly, Thos & Sons.....1629 Pine
Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Caspar Lumber Co.....210 Hayward Bldg
Dodge, E. J. Co.....6 California
Doe, Chas. F. & Co.....133 Spear
Dolbeer & Carson.....10 California
Gray's Harbor Commercial Co.....237 California
Goalala Mill Co.....5 Market
Hammond Lumber Co.....Hayward Bldg.
Hihn, F. A. Co.....Santa Cruz
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Wells Fargo Bldg.
Pope & Talbot.....314 California
Renton, Holmes & Co.....35 Steuart
Scott & Van Arsdale L. Co.....Fifth and Brannan
S. F. Lumber Co.....Third & Berry
S. F. Timber Preserving Co..223 Folsom
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Truckee L. Co. of S. F.....6 California
Union Lumber Co.....Sixth & Channel
Wigmore, John & Sons Co.....29 Spear

MACARONI MANUFACTURERS.

California Italian Paste Co.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply Co..322 Howard
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone...21 Fremont
Henshaw, Bulkley & Co.....Fremont and Mission
Martin Pipe & Foundry Co.....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co.....32 First
Oriental Gas Engine Works..229 Folsom
Pacific Tool and Supply Co...467 Mission
Pennington, Geo. W. Sons, Inc.....213 Folsom
Ralston Iron Works.....222 Howard
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co...26 First
Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F.....12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....105 Front
Robinson, Geo. H.....220 Bush

MATTRESS AND UPHOLSTERY.

Schrock, W. A.....21 New Montgomery
Crescent Feather Co.....510 Washington

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Montgomery
McNamara & Moran.....7 Battery
Cluett, Peabody & Co.....582 Mission
Greenebaum, Weil & Michels..17 Sansome
Hansen & Elrick.....Market & Third
Keller, M. J. Co.....1028 Market
Meyerstein Co.....5 Battery
Morgan Bros.....229 Montgomery
Rogerson J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market

MERCHANT TAILORS.

Francis & Co.....327 Montgomery
Growall, W. L. Co...Mut. Sav. Bk. Bldg.
Kramer, Geo. F.....602 California
Lemos, Leon.....1117 Market
Lyons, Charles.....721 Market
Pohelm, J. T.....1110 Market
Reid, John & Son.....807 Market
Smith, J.....906 Market

METAL WORKS.

American Can Co.....214 Mission
Finn, John Metal Works.....313 Howard
Pacific Metal Works.....129 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co.....615 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson..1228 Folsom
Cal. Milk Producers' Assn.....428 Turk
Jersey Farm Co.....851 Howard
Loewe, Wm G.....624 Russia
Millbrae Co.....Ninth and Mission
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 Sixteenth

MILLINERY.

Hinz & Landt.....543 Market
Holm & Nathan.....612 Market
Muller & Raas Co.....New Monts and Mission
Spencer & Mitau.....1026 Market
Toplitz, R. L. & Co.....545 Market
Zobel, Lud Co.....943 Market

MILLWRIGHTS.

Dibert Bros Mfg Co.....225 Mission

MINERAL WATERS.

Consumer's Seltzer Water Co.....1331 Folsom
Eggers, Chas. & Co.....115 Eureka
Mt. Shasta Mineral Spring Co.....Sixth and Brannan

MINERS' AND ASSAYERS' SUPPLIES.

Taylor, John & Co.....18 Spear

MINING COMPANIES.

Alaska Treadwell Gold Mining Co.....Mills Bldg
Bourn, W. B.....401 California
Gage, W. S.....330 Market
Pew, John W.....310 Pine
Quarre, Geo.....Cal. Safe Deposit Bldg

MUSICAL INSTRUMENT DEALERS.

Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Kohler & Chase.....28 O'Farrell
Mauvais, The Zeno Music Co..769 Market
Mauzy, Byron.....308 Post
Paige Piano Co.....Post & Stockton
Sherman, Clay & Co.....139 Kearny

MUSLIN AND FLANNELETTE UNDERGARMENTS.

Reynolds, The Geo. W. Co.....697 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

OILS.

Standard Oil Co.....421 Market
Weed, F. F., Sec'y Lion Oil Co.....927 Market

OPTICIANS.

Berteling Optical Co.....16 Kearny
California Optical Co.....905 Kearny
Chinn-Beretta Optical Co.....991 Market
Haskell & Jones Co.....242 Grant ave
Hirsch & Kaiser.....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.

Darbee & Immel.....30 Union Sq. Market
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association...308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....816 Mission
Cal. Paint Co.....236 First
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co.....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....115 Front
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons.....729 Devisadero
Brace, N.....3020 Sixteenth
Bradley & Son.....923 Mission
Davis, H.....236 Powell
Fraser, John P.....306 Stockton
Stader, C.....Glen Park
St. Denis, J. & Co.....320 Sutter
Stein, M.....759 Market
Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold, P. B. Factory...14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Crown Paper Co.....707 Front
Union Bag & Paper Co.....406 Front
Union Pulp & Paper Co.....410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co.....620 Market

PAPER PATTERNS.

Butterick Publishing Co., Ltd., The..201 Post

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo.....2169 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
California Fig Syrup Co.....392 Church
Law, Herbert E.....2304 Van Ness Ave
National Pharmacy Co.....214 Townsend

PHOTOGRAPHERS.

Taber Photo Co.....121 Post
Vaughan & Keith.....110 Geary

PHOTO-ENGRAVERS.

Bolton & Strong.....510 Montgomery
Sunset Photo & Engraving Co.....106 Union Sq. Ave
Union Photo Engraving Co.....141 Union Square Avenue

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....109 Montgomery
Kirk, Geary & Co.....112 Geary

PICKLE MANUFACTURERS.

Fisher Packing Co.....509 Commercial
Loeffler, John.....422 Fifth
Pacific Vinegar & Pickle Works.....123 Davis

PLANING MILLS.

Hirth, L. H.....709 Bryant
Hansen, A.....Berry near Sixth
Townley Bros.....18th and Folsom
Young, James.....Beale and Mission

PLUMBERS.

Allen & Allen.....1151 Mission
Bayreuther, G. W. & Co.....501 Post
Forsyth, W. C.....106 Golden Gate Ave
Ickelheimer, S. & Bro.....30 Geary
Murray Bros.....623 Sacramento
Snook, Wm & Son.....654 Clay
Wilson, W. F.....128 Stockton

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co.....211 Clay
Buttgenbach, Joseph.....324 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....916 Larkin
Roth, Blum & Co.....501 California
South S. F. Pack. & Prov. Co 117 Davis
Western Meat Co ...Sixth and Townsend
Wilfert Bros.....1375 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal. Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.

The California Powder Works.....310 Market

PRESS CLIPPINGS.
Allen's Press Clipping Bureau.....
.....230 California

PRINTERS.
Sent & Meyerdecks.....40 California
Commercial Publishing Co.....463 Mission
Consumers' Agency.....518 Clay
Cubery & Co.....587 Mission
Dempster Bros...Glen Park Av. & Bond
Eastman, Frank & Co.....509 Clay
Freygang-Leary Co.....113 Davis
Janssen Printing & Binding Co.....
.....23 Stevenson
Monahan, John & Co.....412 Commercial
Murdock, C. A. & Co.....532 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The.....656 Mission
Stuetzel & Co.....109 California

PRINTERS' INK.
Reed & Goodman.....513 Sacramento

PRINTING MACHINERY
Swain, Hadwen Mfg. Co.....215 Spear

PROPERTY OWNERS.
Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co.....64 Crocker Bldg
De Vecchi, Dr. Paolo.....Crocker Bldg
Flood, James L.....7 Nevada Block
Felton, C. N.....331 Pine
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland.....2304 Van Ness Ave
Mackay, John W.....7 Nevada Block
Marye, Geo. T., Jr.....234 Montgomery
Parrott, John.....401 Parrott Bldg
Payson, A. H.....641 Market
Pierson, Wm. M.....Rialto Bldg
Pillsbury, E. S.....105 Crocker Bldg
Shields Estate Co.....324 Bush
Tevis, Wm. S.....Mills Bldg
Wilson, A. W.....Hotel Richlieu

PUMPING MACHINERY.
Dow, Geo. E., Pumping Engine Co.,
.....149 First
Jackson, Byron Machine Works.....
.....411 Market

RAILROAD TIES AND TAN BARK.
Bender Broa.....5 Market

REAL ESTATE DEALERS.
Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....10 Montgomery
Baldwin, O. D. & Son.....22 Montgomery
Berry & Bangs.....120 Sutter
Breese, G. L. & Co.....Hayward Bldg
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co.....20 Montgomery
Bush, David & Son.....20 Montgomery
Cranston, R. D. & Sons...114 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Giselman, William, Trustee.....
.....120 Phelan Bldg
Hendrickson, William & Co.....
.....614 Claus Spreckels Bldg
Heyman, Jacob & Son.....117 Sutter
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Investors' Agency, The...137 Montgomery
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons.....5 Montgomery
McElroy, R. D.....4 Phelan Bldg
Oliver, B. P.....114 Montgomery
Patterson, Geo. W. H. & Co.....
.....11 City Hall Sq
Quinn, John E.....14 Post
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shainwald, Buckbee & Co.....
.....210 Montgomery
Strassburger, I & Co.....484 California
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc.....
.....613 California

RECREATION GROUNDS.
Herman, R.....Harbor View Park

REFINERS.
Selby Smelting & Lead Works.....
.....416 Montgomery

RESTAURANTS.
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Blanco, A B.....N. E. Cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland.....329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Page & Falch.....Turk and Mason
Peterson, P.....623 Kearny
Ponchan & Schlatter.....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason near Ellis
Westerfeld, F. & Co.....1035 Market
Wicker & Hermanson.....
.....Market and Park Ave
Young, H. H.....228 Kearny
Zinkand, Chas. A.....927 Market

RIGGERS.
Rice, Peter.....17 Howard

ROOFERS & ROOFING MATERIALS.
Pacific Refining & Roofing Co.
.....113 New Montgomery

RUBBER GOODS.
Boat, Wov. Hose & Rubber Co.....
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
G. P. and Rubber Mfg. Co., The.....
.....30 Fremont
Morgan & Wright.....305 Larkin
N. Y. Belting & Packing Co...509 Market
West Coast Rubber Co.....587 Mission
Winslow, C. R. & Co.....44 Second

SAFES.
Hall's Safe & Lock Works.....505 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.
California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.
Craig Bros.....120 Sutter

SCREEN WORKS.
Quick, John W.....221 First

SEEDS AND GRAIN.
Bowen, E. J.....815 Sansome
Hillens, F.....200 Davis

SEEDS AND PRODUCE.
Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....Rialto Bldg.
Steiger Terra Cotta & Pottery Works
.....Mills Bldg.

SEWING MACHINES.
Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co..
.....334 Post

SHEET IRON AND PIPES.
Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.
Hay & Wright.....36 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.
Foard, L.....3 Steuart
Josselyn, G. M. & Co.....33 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.
Alexander & Baldwin, Ltd....308 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. B.....123 California
Eddy, Falk & American Trading Co..
.....123 California
Galo, J. W.....310 Washington
Grace, W. R. & Co.....
.....N. E. cor. Cal. & Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....415 Safe Deposit Bld
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co.....310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co.....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co.....124 California
Pinet, J. & Co.....3 California
Plummer, Geo. E. & Co.....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Ulrichs, J. F.....122 Clay
Webster & Dunbar.....304 Davis
Williams, Dimond & Co.....202 Market

SHIPSMITHS.
Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.
Berman, O.....48 Ellis
Ide, Geo. P. & Co.....616 Market
Ulman, Seeligsohn & Brown..17 Battery

SILK MANUFACTURERS.
Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....635 Market

SILVERWARE.
Glidden, W. B.....120 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.
Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.
Fischbeck & Glootz.....214 Sacramento
Lillie, Charles..N.W. cor. Bay & Webster
Luhn, Otto & Co.....417 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.
Horstmann Co., John.....675 Bryan

SODA WATER MANUFACTURERS.
Becht, J. G. & Co.....304 Stockton
Belfast Ginger Ale Co...Union & Octavia

SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....141 First

STAMP DEALERS.
Sellschopp, W. & Co.....518 Stockton

STARCH MANUFACTURERS.
Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne.....55 First
Bonestell & Co.....401 Sansome
Crocker, H. S. Co.....216 Bush
Heynemann, Milton.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave
International Nav. Co.....30 Montgomery
Occidental & Oriental Steamship Co..
.....421 Market
Pacific Coast Steamship Co....10 Market
Pacific Mail Steamship Co....421 Market
Peterson, James P.....3 Steuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.
Eichen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.
Simmen, John.....348 Phelan Bldg
Thoma, J. W....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.
Steiger & Kerr.....18th & Folsom

SURGICAL INSTRUMENTS.
Folkers, J. H. A. & Bro.....Flood Bldg
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.
Lietz, A. Co.....422 Sacramento

SYRUPS.
Colonial Maple Sugar & Syrup Co...
.....3460 Twenty-fifth
Long Syrup Refining Co....8th & Brannan
Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.
Empire Milling Co.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Baumgarten, J. & Co.....578 Mission
Byrne, Jos. & Co.....1145 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter
Stein, Simon & Co.....Second & Market

TAILOR TO TRADE.
Bilp, Henry.....569 Market

TANNERS.
Eagle Tannery...26th & San Bruno Ave
Legallet-Hellwig Tanning Co...401 Front
Norton Tanning Co.....312 Clay

TANNING EXTRACTS.
California Tanning Extract Co.....
.....218 California

TEAS, COFFEES AND SPICES.
Argonaut Tea & Spice Co.....21 Main
Brandenstein, M. J. & Co.....118 Market
Burmester, Henry W.....1854 Market
Castle Bros.....463 Mission
Caswell, Geo. W. & Co.....414 Sacramento
Folger, J. A. & Co.....104 California
Guittard Mfg. Co.....119 Front
Hills Bros.....128 Market
Hollman, H.....2805 Mission
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co.....108 Market
Thierbach, Chas. F. & Co.....306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.
Pacific States Telephone and Telegraph Co., The.....216 Bush
Weihe, E. F.....
.....Supt. Am. Dist. Telegraph Co

TENTS AND AWNINGS.
Ames & Harris, Inc.....100 Sacramento
Neville & Co.....31 California

THEATRES.
Belasco & Thall.....Alcazar Theatre
Walter Orpheum Co.....113 O'Farrell

TIN CAN MANUFACTURERS.
Union Can Co. of S. F.....
.....Battery & Lombard

TIN PLATE MANUFACTURERS
Williams, I. B.....Mills Bldg

TITLE INSURANCE.
California Title Ins. and T. Co.....
.....410 Montgomery

TOWEL COMPANIES.
Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TRANSFER COMPANIES.
Morton Special Delivery Co....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....20 Market
Wells, Fargo & Co.'s Exp...2d & Mission

TRUNKS.
Hirschfielder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James.....1 Ellis

TURKISH BATHS.
Greenhood, L. H.....222 Post
Lindstrom & Johnson.....416 Sutter

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co.....
.....110 Montgomery
Bannan's Typewriter Exchange.....
.....307 Montgomery
Bornemann, Geo. C. & Co.....117 Sutter
Remington Typewriter Co.....
.....211 Montgomery
Yost Writing Machine Co.....327 Montgomery

UNDERTAKERS.
Gray, N. & Co.....353 Sutter
Halated & Co.....946 Mission
Maass, H. F.....917 Mission
Truman, Chas. H. J. & Co....1909 Mission
United Undertakers' Association.....
.....866 Mission
Valente, Marini & Co.....1524 Stockton

UNDERTAKERS' SUPPLIES.
Cal. Casket Co.....934 Mission

UNDERWEAR.
Deimel Linen Mesh System Co.....
.....697 Hayward Bldg.

UNIFORMS AND REGALIA.
Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.
West Coast Safety Faucet Co..223 Mission

VINEGAR MANUFACTURERS.
Consumers' Y. & V. Works....404 Battery

WAGON & CARRIAGE MATERIALS.
Holt Bros. Co.....30 Main

WALL PAPER AND HOLDINGS.
Quadt, John.....1614 Market
Tozer, L. & Son.....818 Mission
Uhl Broa.....655 Market

WAREHOUSES.
Grangers' Business Association.....
.....309 California
Haslett Warehouse Co., The.....
.....206 California
Lemman Bros.....Townsend & Japan
Sansome Street Warehouse, Inc.....
.....809 Sansome
S. F. Warehouse Co.....41 First

WELL BORERS.
Lowe, J. W.....126 Kearny

WINES AND LIQUORS.
Arnhold, B. & Co...Townsend & Stanford
Berges & Domeniconi.....708 Sansome
Bieber, P. P. & Co.....824 San Jose Ave
Bielenberg & Weniger.....101 Powell
Braunschweiger & Co.....5 Drumm
Buneman, H.....319 Front
California Wine Association.....661 Third
Carroll & Carroll.....120 Front
Cavagnaro, F.....544 Clay
Chaix & Bernard.....756 Brannan
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co....Beale & Mission
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The...
.....Market and Second
Hey, Grauerholz & Co.....224 Front
Hildebrandt, Posner & Co.....610 Front
Holtum Broa., Inc.....665 Market
Holtum, Ferdinand.....617 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agric. Col..618 Montgomery
Jonea, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi.....Second & Bryant
Livingston & Co.....206 Davis
Lubben, John.....California & Sansome
Lyons, E. G. & Raas Co., The.....
.....549 Mission
Mann, C. M., sue. to I. de Turk.....
.....215 Sacramento
Martinoni, E.....714 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co.....314 Sacramento
Metzger, Lee & Co.....118 Battery
Meyerfield, Mitchell & Co.....116 Front
Moore Hunt Co., The Jesse.....200 Davis
Naber, Alfs & Burne.....323 Market
Napa and Sonoma Wine Co.....115 Ellis
Neumann, W. & Co.....501 Market
Oakville Wine Co.....Folsom and Army
Pike, B. D. & Co.....213 Battery
Rosenblatt Co., The.....113 Pine
Samuel Bros. & Co.....521 Market
Schilling, C. & Co.....230 Brannan
Schleainger & Bender.....
.....Brannan & Boardman
Schultz, Wm. A. & Sons.....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros & Plagemann....328 Sansome
Spruance-Stanley Co.....410 Front
Sproufe, John & Co.....208 Market
Sutter Home Wine & Distilling Co.
.....1235 Folsom
Van Bergen, N. & Co.....419 Clay
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....318 Clay

WIRE AND WIRE ROPE.
American Steel & Wire Co.....10 Pine
Roebling's, John A. Sons Co..25 Fremont

WOOD DEALERS.
Union Wood and Timber Co.....
.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.
Bush & Mallett Co.....328 Post

WOOD AND WILLOW WARE.
Kasper Bros., & Co.....206 Battery
Levenson & Co.....209 Front
Unna, Harry Co., The.....141 Bluxome

WOOL.
Denigan, Thos., Son & Co....132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting & Scouring Co.....652 Fifth

WOOLEN MANUFACTURERS.
Golden Gate Woolen Mfg. Co.....
.....19th & Brynnt

WRECKERS.
Whitelaw Wrecking Co.....233 Spear

YEAST MANUFACTURERS.
Golden Gate Compressed Yeast Co.....
.....348 Sutte

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5045
FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

LABOR AND CIVIL SERVICE REFORM

In the list of San Francisco senators who refused to permit a constitutional amendment affecting the welfare of their city to go before the people of the State, is the name of Senator Bunkers. Bunkers differs from the rest in that he represents a labor union constituency, which, he said, "had not yet been educated on the subject." If that is so, it had better look into the matter before it votes for the municipal ownership of public utilities. And Senator Bunkers would have done well to consider the numbers of street railway employees and other workingmen who are taking advantage of civil service examinations in this city to better their condition, and to whom no spoils politician would ever think of giving a job.

Civil service reform means more to the workingman than the most glittering promises of either party. It opens to him a new and honorable field of employment—the service of the public, if he can show himself capable of it by passing a few simple and practical tests. Nothing is more certain than that politicians who have patronage to dispense, do not give it to men that merely work hard for a living at private employment: they need the spoils for the hangers-on of the office-seeking organizations known as "political parties." And this tends to increase the taxes of every householder while decreasing the public convenience and security.

The cry of toil is for justice. Spoils politics is not justice but an exclusive favoritism. Hundreds of thousands of labor unionists in this country hope for a great social improvement through the municipalization of public utilities. Yet spoils politics makes municipal governments in this country unfit to be trusted with the simplest matters of city administration—and how much less fit to be trusted with the handling of the millions of dollars in funds and supplies necessary to the operation of street car lines and water systems! The person least able to afford high taxes, because high taxes mean inevitably increased rents and living expenses, is the man who works for a slender wage.

The spoils system wastes the public revenue, quarters two politicians on one man's job, and holds back the development of legitimate industry by making capital afraid of an excessive tax rate. Spoils politics makes bad government, and bad government makes hard living conditions, and the people who suffer most are the poor; the well-to-do can always pull through somehow.

Senator Bunkers made a mistake. It was probably an honest mistake, but it was a mistake no less.

THE VOTING MACHINE COMMISSION.

As finally modified and recommended for passage, the voting machine bill appears to be a fairly satisfactory measure. Machines will be selected by a commission, but the commission will consist of the governor, the secretary of state and the attorney general. It is a commission elected by the people, not appointed by the executive, and if it abuses its powers, the people will have themselves to blame.

We do not expect any misbehavior in this regard from the persons holding those offices at present. If they can't be trusted to deal fairly with the public in the little matter of choosing voting machines they ought not to have been elected. We think they will deal fairly, and the public can afford to risk its money on the devices they recommend. It is said the manufacturers prefer to deal with one commission for each state, and as many of them are understood to be behind their orders, it was, perhaps, well to facilitate the introduction of mechanical voting in this way.

The main thing, after all, is to get the machines—without possibility of jobbery if we can, but to get them. The more we have of blanket balloting, the worse it grows.

"Parks a Necessity, Not a Luxury," is the significant title of an article in the current Municipal Journal and Engineer. That states the case exactly. The day when Park bonds are looked upon as a debt for an extravagance should be put behind us.

A good greeting for the California Promotion Committee to extend to Eastern visitors would be: "Enter without knocking."

WHY THE CANAL IS WANTED.

California Products on Which the Freight Might Be a Third of Present Rates.

The *Pacific Coast Merchant* in an article on the Isthimian canal, sets forth some of the advantages which would accrue to the coast, as follows:

Imagine the possibilities for our agricultural staples, fruit (green, dried and canned), wool, wine, oil, and heavier articles at any rate under $8 per ton. Think of it. There were 32,387 carloads of oranges and lemons shipped out of the state last season at $1.25 per 100 pounds; 20,000 pounds to the car equals $250.00 per car or $8,094,500 paid for railroad transportation, compared with a canal route, in steamers ventilated for that purpose, at one-third of the rate, making the distance easily in 18 days, and landing the packages at the wharf in New York without a jar; 15,000 carloads of cured fruit, 300,000 tons, including prunes and raisins, for which railroad freight was paid last year, $2,640,000, and 8,323 carloads of canned goods, each 10 tons, say 83,230 tons, at $15, equals $1,218,450. On these items there could be a saving of, say $5,000,000 to $6,000,000, and pay fast steamer freight.

The municipal league idea grows. According to the Municipal Journal and Engineer, a league has been formed at Janesville, Wis., whose purpose is "to secure the use of good business principles in the management of municipal affairs and arouse public sentiment in favor of good government, to bring public sentiment to bear upon the choice of good public officials, to sustain them in the performance of their duties, and to prevent the corrupt use of official position."

The assessed valuation of real and personal property in San Francisco now stands at $419,978,831. It will soon be a billion-dollar city.

FIRST ANNUAL BANQUET OF THE SAN JOSE ASSOCIATION.

Seventy per cent of the Membership Attends and Manifests Great Interest in the Work.

The Merchants' Association of San Jose held its first annual banquet at the St. James Hotel, San Jose, on February 19th. The members in attendance most fittingly celebrated the occasion, discussed what had been accomplished by the Association during the first year of its existence, and enthusiastically planned work for the future.

Its brother organization, the Merchants' Association of San Francisco, was honored in having its President and Secretary invited to be present as the guests of the evening, and to address the meeting about the work and experience of the San Francisco Association.

The banquet was remarkable for the interest manifested by the members in their Association and its work. Seventy per cent. of its entire membership of 187 firms were represented, and although the speech-making extended until long past midnight, the guests, almost to a man, remained and gave their close attention to the end.

The Merchants' Association of San Jose has already accomplished much for the improvement of its city and if its members retain their present interest and unanimity of opinion, there is a wide field of usefulness before it. Its latest achievement in preparing, and, in connection with the Chamber of Commerce securing the passage of, an ordinance removing objectionable advertising signs, and establishing a fixed rule regarding the future erection of signs over sidewalks, is most creditable and has improved the appearance of the streets of San Jose to an extent which is very pleasing to visitors and must be gratifying to its citizens.

The officers and directors of the Merchants' Association of San Jose consist of the following gentlemen:

OFFICERS

A. S. Bacon	President
W. Trinkler	Vice-President
F. W. Moore	Treasurer
R. R. Syer	Secretary

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A. S. Bacon	W. Trinkler	J. P. Jarman
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Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

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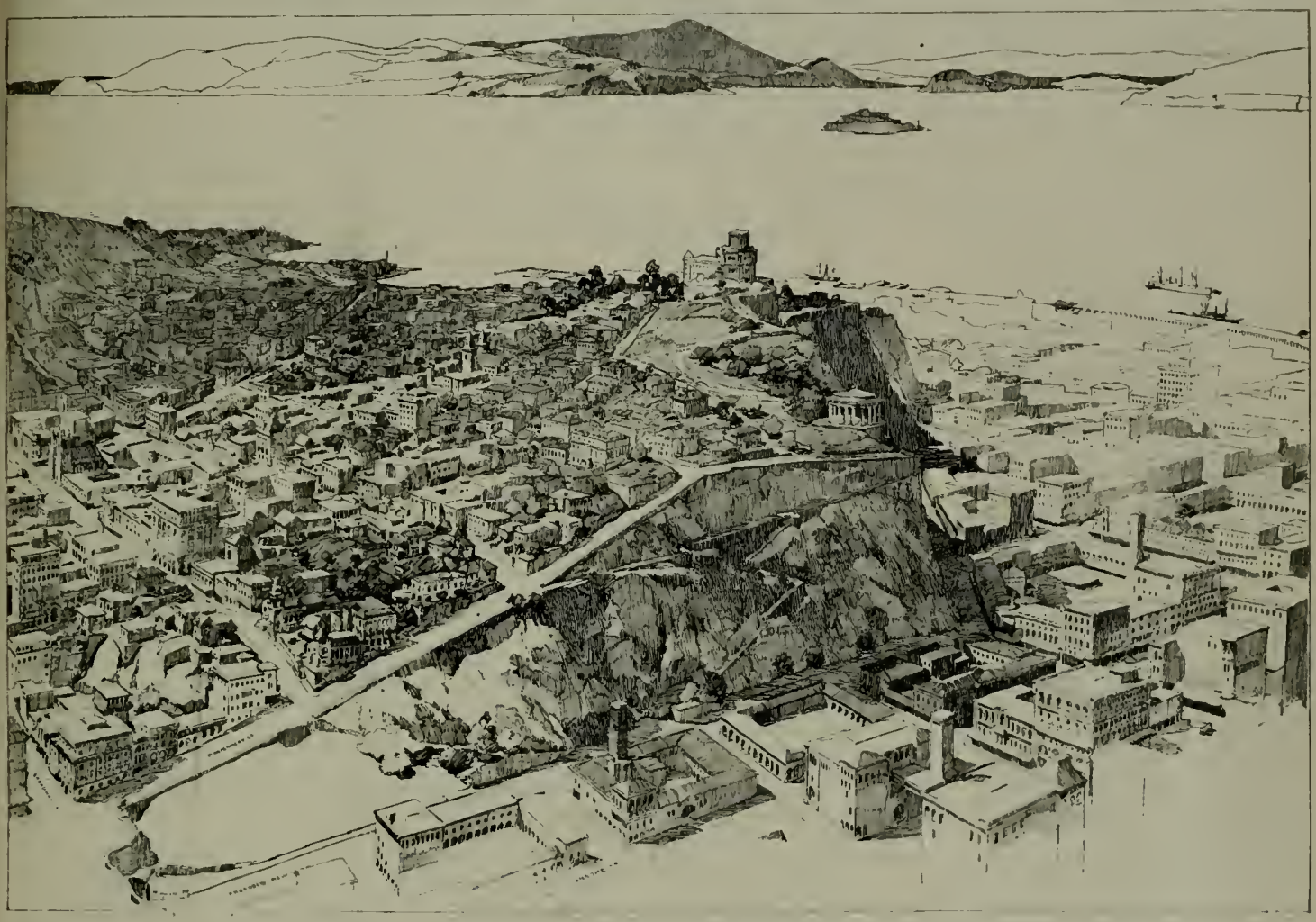


THE NEW TELEGRAPH HILL.

The illustration above was drawn by Mr. Arthur Matthews, for the California Outdoor Art League, from plans by Mr. C. E. Grunsky, City Engineer.

The League has interested itself in the endeavor to save Telegraph Hill from being quarried out of existence, and to make it a source of pride and profit to San Francisco. In order that this purpose may be accomplished, it will be necessary that the city buy certain property on the eastern face of the hill, and treat it in some such way as the picture, and the plans of Mr. Grunsky, suggest; beautifying the neglected park at the summit, making paths up the face of the cliff and planting trees, shrubs and creepers; making a new thoroughfare along its base, lowering the grade of Sansome street and providing easy approaches on the west and south.

This will put an end to the quarrying and blasting, and make new avenues for traffic to the north side of the city. And while it will in no way interfere with projects for running tunnels under the hill, it will probably make more than one such tunnel unnecessary, and may save the expense of any.

Thus treated, Telegraph Hill will become an object of impressive beauty to strangers approaching San Francisco, either through the Golden Gate or from across the bay; and with its magnificent view of the mountains, the harbor and the cities on the other side, will make a delightful resort for residents and visitors.

It may be fairly said that no scheme of civic improvement now under consideration deserves a more hearty public support than this. In order to advance the plan, the Outdoor Art League has organized a committee, consisting of Mr. C. E. Grunsky, City Engineer; Messrs John McLaren and Bruce Porter, and Captain Robert Fletcher, the original Telegraph Hill Committee of the Merchants' Association; Mr. R. J. Taussig, President of the Mechanics' Institute; Hon. James D. Phelan; Messrs. Arthur Matthews, Newton Tharp, L. M. King, Jasper McDonald, Christian Reis and William S. Chapman; and the following ladies, comprising the officers and directors of the League: President, Mrs. Lovell White, 1616 Clay street; First Vice-President, Mrs. W. G. Curtis; Second Vice-President, Mrs. Eleanor Martin; Recording Secretary, Miss Mary G. Gorham, 733 Bush street; Corresponding Secretary, Mrs. Edward F. Glaser, 832 Sutter street; Assistant Secretary, Mrs. John Ballard; Treasurer, Mrs. Emma C. Martin, 2918 Howard street; Mrs. Luther Wagoner, Mrs H. H. Fassett, Mrs. C. C. Riedy, Mrs. E. P. Schell, Mrs. Carl Renz

The committee is doing all in its power to bring the matter properly before the public and carry the plan to a successful issue.

HOW THE JUVENILE COURT LAW WILL OPERATE.

San Francisco is Soon to Have a Legal Institution Which if Properly Supported by the Public, Will Treat Delinquent Children Intelligently and Efficiently and Shield Them From the Contamination of the Prisoners' Dock.

Written for the Review by O. K CUSHING.

One of the most beneficent pieces of legislation ever enacted in this state is the Juvenile Court law, passed by the last legislature and signed by Gov. Pardee. It is modeled on the best laws of the kind in Eastern communities, and will help bring California's corrective measures up to the modern standard. But it is not automatic. It will not administer itself. It must have popular support of a practical character. In order to prevent the machinery of its administration from falling into improper hands, the special officers required will not be paid their salaries from the public treasury, but from subscriptions by the various bodies interested in the work; such as the Associated Charities, the California Club, the Boys' and Girls' Aid Society, the Merchants' Association and other public spirited organizations. When sufficient funds are found, the presiding judge of the Superior Court will be asked to appoint a probation officer, and assign to one of the judges the duty of holding a Juvenile Court under the act. It is hoped that in good time the Board of Supervisors will become so convinced of the value of the law that it will provide a separate court room and place of detention for juvenile offenders, at a distance from the common courts, so that the last necessity for even the briefest contact of children with criminals may be removed. Mr. O. K. Cushing, who, as a member of the legislative committee of the last State Conference of Charities, assisted in drafting the law, has in the following article described its intended operation for readers of the Review

The Legislature, at its session just ended, passed an act "defining and providing for the control, protection and treatment of dependent and delinquent children," which goes into effect on the 27th day of April, 1903. This act is popularly known as the "Juvenile Court Law," though this is somewhat of a mis-nomer because no new court is created.

It is a fact too often forgotten that under a democratic government no law can be successfully enforced unless the law and the officers upon whom is cast the duty of enforcing it are sustained by an enlightened public sentiment. This applies particularly in the case of the Juvenile Court Law, and it seems desirable therefore that it should be explained somewhat in detail.

THE TAINT OF THE JAIL.

The following are some of the evils existing under the present laws. If a boy is arrested in a large city for committing any offense he is, except in rare instances, taken to the City Prison and kept there over night and sometimes longer, frequently in the company of other offenders more or less hardened in crime. At the time for his hearing he is brought into court in company with prisoners of all classes, handcuffed perhaps to some vicious criminal, and surrounded by all the dregs of humanity that drift into the Police Courts. He sits there awaiting his turn for trial, listening to all that goes on, and in the midst of influences and scenes offensive and revolting to the ordinary spectator and contaminating to one of tender years.

In what is said here there is no intention to reflect in any way upon either the police officials or the courts. They have been, as far as known to the writer, doing their duty under discouraging and disadvantageous conditions, and have endeavored as far as possible to save juvenile offenders from contamination, and to assist them along the right road. The conditions, however, are such that it has been impossible to do justice to juvenile offenders in any of the large cities, and, to a certain extent, in the smaller towns as well.

SAD ALTERNATIVES.

When the boy is finally tried he is either dismissed or convicted. If dismissed he returns to the same environment whence he was brought by the police, at perfect liberty to offend again. He is hardened, be it ever so little, by his experience, and with no one to restrain him from taking the wrong step, sooner or later he will be arrested again.

If, on the other hand, he is convicted, the Judge has the alternative of committing him to prison, fining him or letting him go with a reprimand.

To commit to prison the ordinary boy or girl arrested for a petty infraction of the law is to confirm in crime a child that could, under proper treatment, be set upon the right path and raised to an honorable citizenship. It not only reflects credit on our Judges that they have been very loath to commit minor offenders to jail or to the reform schools, but their action demonstrates the need for a law such as the act referred to here.

To impose a penalty by way of fine is in most cases useless, because generally the offender is unable to pay a fine or the fine falls upon a parent, perhaps also unable to pay it, and besides, unfit to have charge of the child when restored to liberty.

To release the child with a reprimand is equally futile because the child goes back to its surroundings to be treated as a sort of hero by its associates, and with the idea that an arrest, detention in jail and a quickly forgotten reprimand by the court are experiences to be proud of and to be related in detail to its companions, rather than to be thought of with shame.

PAST EFFORTS HAVE FAILED.

Efforts have been made heretofore in San Francisco to deal with many of these offenders by committing them for short terms to private institutions, but these efforts have been largely ineffective for the reason that it was not practicable to detain the children long enough to effect a reform.

These evils the new law attempts to remedy. It proceeds upon the theory that children who find their way into courts may be divided into two classes, dependent and delinquent. The two classes may be roughly defined as follows: The dependent is the child who is not properly taken care of by its parents or guardian or other person having charge of it, and as a result is in a condition where the State should step in and in some way control its future. The delinquent child is the one who commits an infraction of any of the laws of this State or of any municipality.

REFORMATION, NOT PUNISHMENT.

The principle underlying the new law is that with both the delinquent and dependent child, every opportunity shall be given to the parent or other person having charge of it to care for and train it properly in its own home. Reformation and not punishment is the end desired. If, after a fair and full trial, it is found that the child cannot or will not be properly cared for by the parent or guardian, then the State should remove the child entirely from the control of such persons and bring it up, as far as the State can, in a proper manner. To this end the child should be in all proper cases, returned to the care of the parent or person having charge of it, remaining, however, under the supervision of a probation officer, so that, if possible, a permanent reform may be effected in the child, and to some extent in its parents, while the child remains in the environment in which it will have to live after it becomes of age. Should it be finally demonstrated that the child cannot be thus reformed it should not be committed to jail, but should be placed in other hands for care and training, to be returned to its home only when it is shown that this may be safely done.

Some grave constitutional difficulties stand in the way of enacting an ideal law, but it is thought that the new law will permit the needed reforms.

CHILDREN MUST BE TRIED SEPARATELY.

Under this law, the child must be tried by the Court sitting in special session when no matters other than children's cases are on the calendar, and when no other persons awaiting trial are in the court-room, thus removing the corrupting influence of criminals awaiting trial and doing away with the worst feature of the Police Courts. It is further provided that no child under twelve years of age shall be committed to a jail, prison or police station, and that when any child is sentenced to an institution to which adults are sentenced the child must be kept entirely separate from and out of the presence of such adults.

The principal feature of the law, however, is the probation system. The Superior Court is authorized to appoint probation officers who shall receive no compensation from the public treasury, and the law requires the probation officer to take such charge of the child, before and after trial, as may be directed by the court.

The court may commit the child to the care and custody of a probation officer, and may allow the child to remain in its home, subject to the visitation of the officer, the child to report to the officer as often as may be required. The child may be returned to the Court for further proceedings whenever such action is deemed necessary.

MAY GO HOME ON PROBATION.

By this means a Justice of the Peace or Police Judge, instead of reprimanding a child or committing it to jail or attempting to fine it, may send it back to its home under the care of the probation officer, with the understanding that the child must go to school or, in proper cases, engage in some employment, and must keep away from dissolute and contaminating companionship and out of mischief. The child must report to the probation officer at certain times and as long as the instructions of the Court are obeyed the child will remain at liberty, but if at any time it disobeys the admonitions of the Court the probation officer will return it to the Court to be further dealt with.

Experience has shown that under the eye of the probation officer the ordinary child and its parents will conduct themselves as they should.

whereas if the child is simply reprimanded and sent home it immediately gets into trouble again.

If on the other hand, it should happen that the child is returned to the Court for further proceedings, the Judge may then caution the child and again commit it to the care of the probation officer, or, if he deems it necessary or to the best interest of the child that it should be committed to a State reform school or to some association, society or corporation embracing in its object the care of neglected, dependent or delinquent children, or that it should be placed in a suitable family home, or that a guardian should be appointed for it, the case may be transferred to the Superior Court.

PARENTS WILL HAVE EVERY OPPORTUNITY.

Even after reaching that Court the child may be again and again returned to its home, subject to the visitation of a probation officer of the Superior Court, in order that every opportunity may be given to the parents to train their child at home. If all efforts in this direction fail the Court may commit the child, for such time during minority as it may deem fit, to the care and custody of some association, society or corporation that will receive it, or it may authorize the probation officer to board out the child in some suitable home, in case provision is made by voluntary contribution or otherwise for the payment of the board of the child; or the Court may commit the child to a State reform school.

The law also provides that the Superior Court of each county may appoint a board of six reputable citizens of either sex, to serve without compensation, whose duty it shall be to investigate and report as to the qualifications of probation officers and societies, associations and corporations receiving, or applying to receive children under the act. The object of this provision is to enable the Court to ascertain the fitness of persons or institutions to whose care children may be committed under this law.

HOW THE NEW LAW DIFFERS.

The fundamental differences between the new law and the present laws, it will be seen, are that under the new law the child is kept separate as far as possible from all criminal environment and companionship while he is in custody. Through the means of probation officers he is given an opportunity under the eye of the Court to grow up to good citizenship in his own home and amidst the surroundings in which he must afterward live. Failing in this, the child is taken charge of by the State to be brought up by some person or institution or, if necessary, in a reform school, removed from the influences in which it has been found that the child cannot live without becoming a menace to the community.

SALARY MUST BE SUBSCRIBED.

The act provides, as already noted, that the probation officers receive no compensation from the public treasury. This provision is inserted in order that partisan politics may have no influence in the selection of these officers to whom is to be entrusted in a large measure the future of children coming within their care. It will, however, be recognized that such officers cannot be procured to work for nothing, and provision must be made for paying them by private subscription, a matter in which all good citizens should be interested.

It is a self evident fact that if juvenile offenders can be reformed and brought to lead good lives, the supply of criminals of maturer years will be rapidly diminished. Acts drawn along lines similar to the statute here discussed have been found to be most effective in dealing with dependent and delinquent children in the Eastern States, and the law should operate here as satisfactorily as elsewhere.

WOULD SUPPLY WHAT THE HOME DOES NOT.

But little has been said in the foregoing, regarding the dependent child for the reason that he is not usually subjected when brought before the courts to the same contaminating influences as the delinquent. The act, however, contains ample provisions as to the treatment of dependent children, and is intended to apply with equal force to both classes. This is apparent from the purpose of the law as declared in the last section, viz.: "that the care, custody and discipline of a child shall approximate as nearly as may be that which should be given by its parents, and in all cases where it can be properly done the child be placed in an approved family home."

ADVANTAGES OF 99-YEAR LEASES.

Absurd Legal Restriction on the Disposal of Property has for Years Retarded the Progress of the City.

Written for the Review by JOHN E. QUINN.

The last Legislature of this State passed an act to amend the Civil Code so that owners of real estate might lease their holdings for fifty years instead of twenty years, which has been the limit since the State was organized under its present form of government.

Probably the men who placed the limit of twenty years for a lease on city real estate did not suspect that San Francisco would ever reach its present importance. If they had, they certainly would never have enacted such a law.

I cannot recall at this time a law which has done more to retard the growth of this city than this short term lease law.

In February, 1897, while the Legislature was in session, the writer had introduced by Mr. Henry C. Dibble, who was then a member of the Assembly, a bill to amend the Civil Code so that owners of realty might lease their property for 99 years, which is the custom in Eastern cities. I had in mind the many old "shacks" that were to be found in all parts of the city, which gave the streets their ragged and dilapidated appearance, and were enough to shame anyone really interested in the welfare of San Francisco.

SUSPICIONS OF THE KNOWING ONES.

Upon the introduction of this bill, it was assailed on all sides. It was said by those who are always opposing anything that looks like progress—and their name is legion—that there was some ulterior motive back of the measure. Some of the knowing ones claimed the only purpose of the bill was to allow a long term lease of the school lot at the corner of Market and Fifth streets, which is owned by the municipality. They feared that the old rookery standing on that important corner might be replaced by a modern, up-to-date structure, which would destroy its beauty as a relic of the good old days and shock the people by its unusual aspect of thrift and prosperity. So this measure passed into the great beyond, and was laid to rest in the Legislative cemetery, where many good bills are buried every time our great and glorious "General Court"" meets in the "interest" of the people.

THE LOCAL SITUATION.

There are in this city, as there are in every other city, a great many owners of real estate, such as minor heirs, estates in probate, absent owners, old people and others holding valuable property that is covered by poor improvements, but that yields a fairly good income. Many of these owners are not willing or able to assume the burden of properly improving their holdings, and the city and the property owners in their vicinity are injured thereby. If 99-year leases were possible, much of this land could be improved with the best class of buildings, which would be an ornament to the city, furnish the very best security to the owners of the fee, and at the same time pay principal, interest and a profit to the enterprising man or men who might be willing to risk their capital in the enterprise.

The best illustration of the advantages of long leases in the improvement of the city and to the individual property holder, is found in the notes which were kindly furnished me by Mr. Clinton B. Evans, Editor of the Chicago *Economist*, and Mr. M. G. Scheitlin of the Chicago *Record-Herald*, which I take pleasure in introducing here. Mr. Scheitlin says:

John E. Quinn, San Francisco, Cal.—Dear Sir: The tendency in Chicago for many years has been decidedly toward lengthening the term of leases. Much property in the downtown district is owned by the Board of Education, which makes all leases for 99 years. Recently several important sites have been leased for 198 years. In fact the men that build the highest class of improvements will not entertain a proposition for a ground lease for less than 99 years. Several important building projects are now at a standstill owing to the fact that the old leases contain re-valuation clauses.

In some cases recent leases have been made for 999 years, this class of deals relating to railroad property largely.

GOOD IMPROVEMENTS MADE POSSIBLE.

Such a time limit as you have in California has never obtained in this State, and if it had it is difficult to see how any of the big improvements of which this town boasts could have been made.

Immense quantities of property, improved with old "shacks," owned by parties who cannot improve themselves, have been and are being improved under 99-year leases. The men that are willing to put from $500,000 to $3,000,000 into a building here will not consider any proposition that does not carry a straight 99-year lease without re-valuation clause, as otherwise they claim there is no way of telling with the exactness that large capital always demands just what returns their investment will bring. Most of the important leases in the loop district of this city are made on 4 per cent basis for 99 years, although the annual rental on property not quite so favorably located is frequently established on a 5 per cent basis.

To go into the subject exhaustively would involve considerable time and labor, but the experience of Chicago in brief has been this: The longer the term the better the improvement and realty generally is the gainer.

Very truly,
M. G. SCHEITLIN,
Real Estate Editor.

Mr. Clinton B. Evans of the Chicago *Economist*, one of the foremost real estate publications in the country, says:

John E. Quinn, Esq., San Francisco, Cal.:

Dear Sir:—It is the practice in this city to lease areas of land for 99 or 198 years. The most approved lease is one which gives a straight rental for the whole term or for the major part of the term, making a concession for perhaps the first two or three years.

THE CUSTOMARY TERMS.

For example, a piece of land worth $100,000 would be leased for $4,000 or $4,500 per year for 99 years, and perhaps for the first two years a deduction of one or two thousand per year would be made to allow for the time required in erecting a building.

There are some leases still in existence which

provide for reappraisal of the land every five or ten years and the payment as rent of a certain percentage on the appraised value during the term. These leases are however in great disfavor, as it is found that the tenant, not knowing how much rent he will have to pay during the next decade, will be sparing in the amount of money he expends on improvements.

The city of Chicago owns considerable areas of land in the downtown district, the rents from which are turned into the school fund. The leases all formerly contained a reappraisal clause. It was found, however, that the tenants allowed their buildings to run down and would not erect anything costly and of a permanent character. The policy has therefore been adopted of making new leases with the tenants for long periods, say the remainder of the 99-year period, at a fixed rental per year. The contract also requires that the tenant shall within a certain fixed period erect a building of a certain minimum value, and in every case it is a building which would benefit the downtown district. One of the results of this policy already seen is the construction of the Tribune building on the southeast corner of Dearborn and Madison streets, which is a lofty modern structure of the best type.

The school land leases have not all been changed yet, but the work, now well advanced, will no doubt be carried on till all are in such terms as will furnish a motive to the tenants for improvements of the best character.

I have dwelt on this feature of the case because it appears from your inquiry that an effort is being made to allow leases in your State sufficiently long at a fixed rental to furnish enterprising people a motive for erecting good improvements.

In the downtown district of Chicago, conveyance of property by long term ground lease is quite as common as conveyance of the fee by deed, and outside of the business district there are many 99-year ground leases. There are probably now in existence in this city not less than 500 long term ground leases, and the property covered by them is worth many millions of dollars.

Very truly yours,

CLINTON B. EVANS, Editor.

While a law permitting 50 years as the life of a lease will be a great improvement on the old one, I maintain the period permitted is not sufficiently long to tempt the best kind of investment, and will not be productive of the best results. There is no more reason for limiting the life of a land lease between private parties than there would be for a law prohibiting the transfer of land altogether, and the next Legislature should see to it that this ridiculous obstacle to progress is removed.

STATE PROMOTION MUST HAVE PUBLIC SUPPORT.

Work so Well Begun and so Badly Needed Will Fail Unless It Is More Generously Backed.

A visit to the office of the California Promotion Committee at 25 New Montgomery street, would assure the most skeptical person that a great work is being done there for the benefit of the city and the State. It is one of the busiest offices in San Francisco. Pleasant furnishings, comfortable chairs and decorative potted palms and ferns on one side, invite the visitor to the comforts of California hospitality, and masses of literature and statistical matter, well written, well illustrated and piled in profusion within reach of his hand, aid him to a knowledge of the most interesting state in the Union. But on the other side of the room there is a large corps of clerks and stenographers that have no time for anything except business. And they are receiving and referring inquiries, and thumping out replies on typewriters at a rate that eloquently testifies to the efficient organization of the office and the intelligent utilization of all its facilities and skill.

WORKING FOR CALIFORNIA

Here work is at last being done that has been talked about and dreamed about for the past twenty years in vain—the thorough and systematic advertising of California as a whole, and especially of California north of Tehachapi. Thousands of letters are being received and answered, and the answers contain definite information that will be of use in the East. A steady stream of correspondence, intelligent, interesting and cordial in tone is being poured over the Rockies. In one corner is a bulletin board with the daily maximum and minimum temperatures of New York, Chicago and San Francisco contrasted, just as they are being displayed by the committee on the sides of buildings in the alternately sweltering or freezing cities of the East.

Partly as a result of this organized effort, people are coming into the State at the rate of three or four thousand a month, and at least half by way of Ogden, to Northern California. The single town of Chico reported recently that within the past eight months over 200 new families from east of the Rockies had settled in the vicinity. This is almost at the rate of a family a day, and is a simply unheard-of increase for that locality. Chico's experience is but one in many. So conservative a business man as C. W. McNear recently stated that the work of the committee had been worth a million dollars to the banks of San Francisco alone.

THE PROMOTION COMMITTEE'S HEADQUARTERS

In spite of the organization effected and the results achieved, the work is not getting the public support it merits and which the interests of the State demand that it receive. Mr. Rufus P. Jennings, a member of the committee, and its executive officer, said the other day:

FUNDS COMPARATIVELY LOW.

"We should have more money now than we had last year at this time. We have less. Like that of any well-conducted enterprise, the committee's work has grown, and its needs grow in proportion. It must depend for revenue on popular subscription. Last year we had $2,500 a month, and see what we have done with it. The results are evident on every hand. This year we need $10,000 a month to carry out our plans and keep pace with the enormous demands for information the first year's work aroused. We have $2,000. That is not a decent support of our labors.

"The organization is there. The beginning has been made. Anybody can walk into the Promotion Committee's office and see what is being done. It is a great undertaking and is being well executed, and the members of the committee have given their time to it gratuitously and gladly. But if the people do not want the service we can't make them take it. We don't want to crowd our efforts on the community, and if the community does not see fit to keep the thing going by supplies of funds, why there will be nothing for us to do but quit.

"This is the greatest work ever done in the way of State promotion, and the finest opportunity California ever had to secure the right kind of advertising. But our property-owners, our banks and our manufactories should understand that they must support this thing financially or it will fail just when it is ready to put forth its most promising efforts."

It is to be hoped the business community will understand the situation and come to the support of the committee with generous contributions; and not merely the local business community, but the farming communities and counties outside of San Francisco that are beginning to receive the benefit of the committee's labors in the shape of released mortgages and a brisker demand for land than they have had in a generation.

Philadelphia appears to need municipal lodging houses as badly as most cities that are now without them. There were 37,111 persons lodged in her police stations last year.

YEAR'S WORK OF THE ENDORSEMENT COMMITTEE.

Methods by Which the Business Community is Being Protected Against Solicitors for Fraudulent and Inefficient Charities.

The following matter is part of the first annual report of Miss Katherine C. Felton, Secretary of the Charities Endorsement Committee:

The Charities Endorsement Committee has from the outset a sumed as a fundamental principle, that every charity is in the nature of a public trust, that it should be administered by a responsible board of trustees, and that therefore no person can legitimately solicit public support for an enterprise controlled entirely by himself.

The committee was surprised to find many enterprises were barred from endorsement by this simple and evidently reasonable rule. It is hard to realize that indiscriminate giving has gone so far in San Francisco that any one, no matter how doubtful his reputation, how unprepossessing his appearance, may organize any sort of charitable enterprise, and in its name collect his own support.

The aggregate contributed annually to organizations of this sort mounts up into the thousands, and every cent of it is withdrawn from money that would otherwise go toward the adequate support of legitimate and efficient charitable organizations. By requiring the Endorsement Card, the public is absolutely protected from wasting its money in this way.

METHODS, RESPONSIBILITY AND STANDARD.

In its investigations of the organizations and institutions applying to it for endorsement, the Committee has directed its efforts to the development of answers to three main questions; viz.:

1. What methods are used for securing donations or subscriptions from the public?

2. What is the relation of the governing board of the organization to its active working officer or superintendent, and how much responsibility does the board assume for the acts of its officer?

3. What is the standard of efficiency attained by the organization in its work?

One of the organizations applying for endorsement frankly admitted that 50 per cent of the money collected was retained by the collector in payment of his services.

In three other cases the commission ranged from 33 per cent to 45 per cent.

Two solicitors during the winter made effective use of the typewritten subscription list.

The donations of several well-known persons were arbitrarily increased; a twenty-dollar contribution, for example, being set down as $200, and another gift of $250 figuring on the list as $1,000. The contributions thus increa ed became the standard for other business firms, who accordingly doubled or trebled what they would otherwise have given, and so by this dishonest trick the collectors were able to clear several thousand dollars in a few weeks; and this for an organization with no standing in the community, and in disrepute with the Police Department on account of the character of work done by its representative.

The paid collectors for another organization are carefully schooled to represent themselves as young society women, giving their time to the sacred cause of charity. The effectiveness of this method is illustrated by this remark of a leading merchant: "If these young ladies are ready to give so much of their time in the interests of neglected children, surely I can give a few of my dollars."

TRICKS OF THE SOLICITING TRADE.

In another case, the solicitor for an institution in good standing was for months collecting for an alleged building fund of $30,000. Investigation revealed the fact that no such fund existed, that the directors had no intention of building, and that as fast as the money came in it was being used for current expenses. The professional solicitor, however, being well versed in the tricks of his trade, knew that for every $5 that could be collected for current expenses, $50 might be as readily secured as a contribution toward a $30,000 building fund, and he adopted this clever device for increasing his contributions from five to ten fold.

When this was brought to the attention of a member of the governing board, the reply was, "Oh, this is only an application of business methods to the support of charity."

Contrast with these methods of collection the standard adopted by the Endorsement Committee, acceptance of which is required from all organizations holding the Endorsement Card.

1. That no endorsed charity shall lend its name to any charity promoter or benefit by any entertainment got up by such promoter.

2. That no such charity shall pay its solicitor a commission greater than 15 per cent.

3. That the Endorsement Card of every authorized representative shall state the purpose for which he is collecting, and the sum needed, and that donors shall enter in a subscription book the amount contributed under their own signature.

The Endorsement Card is a guarantee that these conditions are fulfilled; not to require it is to lay one's self liable to fraud and to set a premium on dishonesty.

We have in San Francisco five societies for the prevention of cruelty to children, only one of which holds the Committee's Endorsement Card. We have in the State four societies for the placing of dependent children. Three of them have their headquarters in this vicinity, and not one of them is endorsed.

CHILD-PLACING SOCIETIES.

The Committee's most important and significant work during the year has been its investigation of the Home Finding societies. These organizations are engaged in finding country homes for neglected and abandoned children. It is evident that in no other branch of charity work are the consequences of inefficiency and carelessness so disastrous. To place a child unfortunately may be to stunt the development of its character and to ruin its future life. And yet the work of these organizations, responsible as they are, is to a peculiar degree without supervision. Their wards are not gathered in one central institution open to public inspection, but are scattered on ranches throughout the length and breadth of the State; their support comes not from a few large contributors interested in and in touch with the work, but from hundreds of small givers, most of whom are in the towns or country districts. In two at least of these organizations the directors were originally selected by the paid agent or superintendent.

Under these conditions, the Committee was impressed with the difficulty of its task and determined to require as a basis for its investigation a list of the children placed out in certain districts so that it might send its own representative to visit these children, and determine by investigation how the work was being done. The children who had been legally adopted by the families with whom they had been placed, were, of course, not to be included in this list.

The first Home Finding society to which this plan was submitted refused to allow the investigation, stating that its relations with its patrons were confidential. Endorsement was of course withheld, the Committee adhering closely to the principle that it will not endorse where it cannot investigate.

POORLY ORGANIZED AND INEFFICIENT.

In the case of another Home Finding society applying for endorsement, investigation showed that its wards were fairly well placed. The society, however, was very young, the directors, until within the last few months, had been directors in name only, the superintendent had kept no books, had given no receipts for money received, had taken no vouchers for money paid out. A 50 per cent commission on collections was being paid both to the superintendent and to the solicitor. The board was taking no responsibility for the financial support of the society, this entire burden falling upon the superintendent, and as a further element of weakness the organization had not, so far, secured the confidence of the various societies and agencies having dependent children in charge, so as to be entrusted by them with those who were in need of homes, and as a result, the society was always "short on children."

The Committee was unwilling to endorse this organization unless it should so re-organize its work as to comply with the conditions contained in the following standard:

STANDARD FOR HOME FINDERS.

1. That all child-placing agents shall be on salary and not on commission.

2. That the commission paid to collectors shall be limited to 10 per cent in the country, and to 15 per cent in the city; in the former case, however, necessary living expenses to be a charge against the society.

3. That a set of books shall be kept in a manner satisfactory to the Committee, and a card register of children received and placed.

4. That the full particulars in regard to the placement of any child in a country home shall be reported to a committee of two of the Board of Directors and the action of the agent approved or ratified; the report of the committee to be formally entered on the minutes.

5. That the name and address of all children placed shall be filed with the Endorsement Committee, and its representative shall be at liberty to visit any such child at any time.

6. That no rescue work in the technical sense of the term shall be done by any Child-placing society.

As the organization has refused to comply with this standard it is not eligible for endorsement.

In conclusion, then, the Endorsement Card is a guarantee:

(1) That the organization presenting it is using only legitimate and honest methods in the collection of its funds;

(2) That it is supervised and controlled by a responsible, not a nominal board of directors;

(3) That in its work it comes up to a reasonable standard of efficiency. The Endorsement Committee does not ask any one to accept its decision arbitrarily. It is willing through its Secretary to state at any time its attitude toward any charity, and in case endorsement has been refu ed, its reasons for so doing.

DEMAND THE ENDORSEMENT CARD.

It is believed that this brief review of the work so far accomplished by the Charities Endorsement Committee demonstrates plainly that a real and urgent need exists for the active efforts of such a body, and that the plan of investigation and endorsement provides the machinery necessary to cope with the situation as it exists in San Francisco. But, in order that this machinery may be made effective, it is imperative that the Committee should have back of it the moral support of the giving public, who, on its part, will have the courage to withhold donations from such organizations as are unendorsed, or about which it is uninformed.

If illegitimate organizations continue to be supported by the gifts of a public which has not taken the trouble to avail itself of the labors of the Committee, these organizations are, of course, indifferent whether they are endorsed or not, and the whole work of the Committee is rendered of no effect. The members of the Committee have accepted with a deep sense of its importance, the responsibility laid upon them by the Merchants' Association. It is certainly due to them, and to the importance of this movement, that the members of the Merchants' Association, as well as others who give, should be willing to co-operate with them.

Those who support the charities of San Francisco, more especially the business men, should refuse to give to solicitors who cannot show the endorsement card. If they do, they are probably helping to support either a fraud, or a poorly-organized concern whose inefficient methods waste most of the money entrusted to it.

The parlor match, which so frequently refuses to ignite except under an impatient stroke that breaks off its head and sends it blazing to the carpet or into the waste basket, has been banned in New York. Beginning with the first of the year it will be a misdemeanor to sell, store, give away or have in one's possession parlor matches in that city. It is said that last year 1,300 fires were caused by their use.

TRAFFIC DEMANDS A WIDER MISSION STREET.

Board of Works Should be Upheld in its Effort to Provide for the City's Future Needs.

Written for the Review by HERBERT E. LAW.

The recommendation of the Board of Public Works that Mission street be widened eight feet is one of the most intelligent recommendations that have come from this Board. If such practical, progressive, needful measures are carried out by the Board, it will do much to emphasize the value of our present system.

In Paris, London, Chicago, New York, and notably in Boston, large expense is incurred by the Government in rectifying past mistakes; especially to fit their streets to the present commercial demands.

It was practically impossible for those who laid out large cities to conceive their present needs. No man could see so far in advance what those needs were going to be. To-day our builders put up structures which ten years hence will be torn down because the demand of that time will make it profitable to do so.

MARSHAL FIELD'S RADICAL METHODS.

We stood in silent amazement when Marshal Field tore down the Central Music Hall in Chicago. It seemed that so magnificent a structure should stand for all time. Those who have seen the new building, and the tremendous amount of business being carried on within this area, understand the wisdom of it. The restaurant alone on one of the upper floors covers the entire space of half a block, and business is being done on a scale the magnitude of which was not dreamed of heretofore.

These things pay in private business or men would not do them. It follows that our streets should have the same intelligent development. Our hope when the charter was framed was that the Board of Public Works in this form would be to the city what an intelligent man is to the average large commercial business; that it would closely approximate the system prevailing in Germany, where men are educated for the departments of municipal government, and make that their life work.

A COMPARATIVELY SMALL MATTER.

The widening of Mission street involves an expenditure of money and some inconvenience, but certainly not more than the tearing down of large sections of cities.

This has been done in parts of the world that we are wont to regard as unprogressive. When in Rome, two years ago, the writer asked for a private bath. The landlord became frigid, and replied that they had not reached that stage of civilization. And yet they have removed whole blocks of residences and business houses to open up their streets to traffic; more than we, probably, will ever dream of.

Mission street is the longest street in the city. Market street has long been over-crowded, and we must either have better facilities on a parallel street or we must arrive at that situation existing in London, where men no longer drive over London bridge, but get down and lead their horses, and one huge procession of animals and men walk slowly all day long. Every few minutes there is an interruption, and the congested mass from one of the side streets is given the right of way across the line, and then the main line moves forward again for a short time.

This sort of thing we must avoid, and however radical the improvement may seem, and however much difficulty may be experienced, it is worth the effort, and every succeeding year will attest the value of it.

GROWTH OF TRADE DEMANDS IT.

If memory serves us correctly, the saving in freights alone in California by reason of the building of the canal will be eight millions of dollars per annum. This is only one item of benefit that we can see now, but it is gigantic in itself. The foreign business and general increase of traffic, the building of railroads, the increase of our manufacturing industries by reason of the supply of fuel oil, will not only affect the volume and far-reaching extent of San Francisco's commerce, but will produce a revolution in the method of handling it, and increase the importance of our city. While we may seem to be doing some things in a radical way, the probabilities are that we will be far behind the necessities of the situation, both as to our street system and general commercial provisions.

We must try not to be. We must endeavor, as each year passes by, to have some radical thing done that marks distinctive advancement. For however much we may plan, the amount we will be able to do will not be as much as the situation would justify, or as would be wise to do.

A SECOND COMMERCIAL STREET IS FORMING.

San Francisco has had but one street, commercially speaking. That was Market street. This situation has changed. It now has two streets, Market and Mission. We must have arteries that will steadily take care of the surplus traffic and make it possible for us to grow without congestion. We must make it possible for traffic to go forward promptly. Merchants cannot afford the expense of handling goods incident to narrow, congested and unkept streets.

Our neighboring cities are seeing to this in their own cases, and to our loss of trade if we be not abreast. It should not be forgotten for a moment that the northern cities get traffic that could and should go through San Francisco, and that they have powerful interests with them.

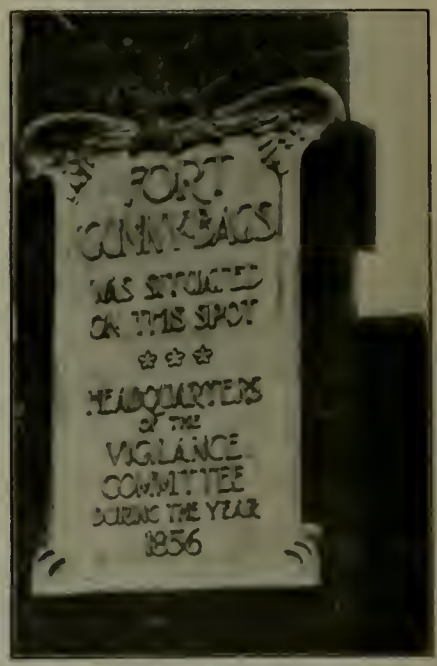
SUCH PLANS SHOULD BE ENCOURAGED.

It is probably true that the people of Seattle would run one straight street and clear out everything that stood in its way, if they could be guaranteed one-half the growth that will come to San Francisco if we are intelligent in regard to these things. The Board of Public Works deserves great credit for its effort. If it effects the result, it will be the inauguration of the most effective solution of traffic difficulties. It should be sustained.

The city attorney of Salt Lake City has introduced an ordinance providing that no street car shall be operated which has not been thoroughly cleaned within eighteen hours.

About 200,000 trees are growing in the streets of Paris, and there are over 10,000 wooden benches along the sidewalks.

IN MEMORY OF SAN FRANCISCO'S FIRST MUNICIPAL REFORM.



The year 1856 is a historic one in the annals of California. In that year the people of this city rose against the power of organized depravity, temporarily put aside the flouted law, and demonstrated their determination to govern and defend themselves. For a brief period the old building at 215 Sacramento street was the citadel of regnant democracy. Here the "higher law" was vindicated and murderers, convicted by the juries of the Vigilantes, were hanged. The old building was torn down recently, but, in order that in the march of progress we should not forget the lessons of the past, the California Historical Landmarks League has set this tablet on the site. It is a memorial of the first great municipal reform in San Francisco.

THE POOR INSURANCE MAN.

Who works his brain from morn till night, and oft from night till morn, and eats a lunch and wears a coat that any clerk might scorn?—the president. Who wrestles with the digits nine till figures fag his brain, to furnish estimates and such and make the reason plain?—the actuary. Who ploughs around the field all day and hustles for his pie, and never to temptation yields to rebate, twist or lie?—the agent. Who struts about and smokes cheroots as if he owned the place, is up on sports, knows all the ropes, and shows it in his face?—the office boy. —George W. Hatch in *Insurance Age*.

Competent physicians who have made a careful study of the causes leading to the shortening of human life in cities, maintain that the many noises are in no small part to blame.—*Municipal Journal and Engineer*.

Boys are not born to greatness, they are trained to it.—*Children's Home Finder*.

MEXICO RAISES QUARANTINE.

Work of the Mercantile Joint Committee and Others Interested Begins to Bear Fruit.

As a result of the recent combined action of the Mercantile Joint Committee on the health situation, of the city State and Federal health authorities, the Senators from California, and of other interested parties, Mexico has raised the quarantine against San Francisco. At the same time, quarantine against her own port of Mazatlan is, apparently, maintained. This discrimination is significant in view of the charges freely made in the East that Mazatlan was infected from San Francisco. News of the raising of the quarantine is conveyed in the following letter from the Mexican Consul-General in this city.

SAN FRANCISCO, March 20, 1903.

Mr. L. M. King,
Secretary Mercantile Joint Committe, City.

DEAR SIR:

It is with great pleasure that I inform you that I have just received from my Government the official information that the quarantine in Mexican ports has been raised. The tenor of the telegram is as follows:

"The port of San Francisco having been declared free of plague, ships leaving there and not touching at Mazatlan can touch at all other Mexican ports without quarantine."

Yours very respectfully,
A. K. CONEY.

Ecuador raised her quarantine on the eleventh of last month.

CONVENIENCE STATION TO BE FINISHED IN 30 DAYS.

Material is on the Ground and the Union Square Improvement is Making Satisfactory Progress.

The settlement of the brick layers' strike has enabled the contractors to proceed with the construction of the underground Public Convenience Station, which the Merchants' Association is putting in at Union Square. The walls, of white enameled brick, have been carried up to the sidewalk level, and the work of roofing over, installing the plumbing and building the approaches, will probably not require more than thirty days longer. All the material, including fixtures that had to come from the East, is on the ground, and the completion is simply a matter of putting it together.

Other cities continue to manifest interest in this useful work, one inquiry having come from as far away as Halifax.

LE OF SAFETY WILL SOON BE COMPLETED.

ort to Solve the Traffic Problem at Kearny and Market is Heartily Appreciated.

Ground was broken on March 26 for the Pub- Safety Station, or isle du salut, to be conucted on Market street, between Lotta's untain and the car tracks, and by the time s *Review* is issued the station will probably finished.

The Merchants' Association has been widely ngratulated upon this bit of civic enterprise, d the following letter from the California tdoor Art League shows the appreciative rit with which the effort to minister to the blic's comfort has been met.

rchants' Association, Mills' Building, City:—

Gentlemen:

That any one who has been subjected the discomfort and peril caused by the consted traffic at the junction of Geary and Kearny, rket and Third streets, can question not only e expediency but the absolute necessity of the oposed Safety Station so generously offered to e City by the Merchants' Association, is beyond edence.

To women and children, especially to women st the courage and confidence of youth, this eathing place in the heart of the City's network travel will be indeed a veritable refuge. The owth of the City in the past five years is a arantee of what the next year will bring us, d every modern improvement and safeguard ll be needed for the welfare of our people. That e Merchants' Association has already had the resight to perceive these needs and the public irit to take the initiative in providing for some them, entitles it to the gratitude of every ogressive San Franciscan. As a part of the mmunity working for better things in all dictions in our City, the California Outdoor Art ague not only thanks the Merchants' Associaon for this latest proof of the large municipal irit animating it, but most heartily endorses the oposed isle of safety.

MRS. LOVELL WHITE,
President.
MRS. EDWARD F. GLASER,
Corresponding Secretary.

Paris has a standing debt of $100,000,000. nd has to raise something like $65,000,000 anually to meet all the requirements. In addition ne Parisians pay over $30,000,000 annually, ndependent of state taxes, in octroi duties, hich are imposed on all articles of consumption, building material, etc., that enter the city.

DOINGS OF THE DIRECTORS.

Preliminary Steps Are Taken to Provide a Comprehensive Plan of Water Front Improvement.

MEETINGS.

Five regular meetings of the Board of Directors, and one committee meeting have been held during the past month.

NEW MEMBERS.

The following ten new members have been added to the roll:

Maldonado & Co., Inc.....Importers & Exporters
....419 California
Richard Bradley.....Laundry Fixtures.
.....2390 Market
W. G. M. Canning Co.....Canned Goods.....
....149 Fremont
Carroll & Tilton.....Clothing Dealers...
.....811 Market
S. F. Transfer Co.....Transfer Co.....118 Ellis
West Coast Typewriting Co. Typewriters & Supplies
.....401 Hayward Bldg.
Edgar J. De Pue.....Commission.....324 Pine
Berry Brothers, Ltd.....Varnish Mfgs....12 Front
E. E. Drake.....Guns and Ammunition
.....86 First
John Rothschild & Co.. .....Grocers, 115 Sacramento

IMPROVEMENT OF THE WATER FRONT.

The Board has appointed a special committee to investigate the possibilities of preparing a systematic plan for the improvement of the entire water front of San Francisco. If such a plan seems practicable, it is the purpose of the Board to take the matter up and endeavor to have a scheme ready to submit at the next session of the Legislature, two years hence.

REMOVAL OF BOOTBLACK STANDS.

To the Honorable, March 14, 1903.
The Board of Supervisors,
City and County of San Francisco,

GENTLEMEN:—

At a regular meeting of the Board of Directors of the Merchants' Association held on the 13th inst., the recommendation of the Board of Public Works that all bootblack stands be removed from the sidewalks, was heartily endorsed.

These stands are not only obstructions, but the permanent use of the sidewalks for this purpose is practically the renting of public property by individuals, for which the city derives no return beyond the license fee.

We strongly urge that these stands be required to occupy space inside the property line, as is required of other lines of business.

Respectfully yours,
The Merchants' Association
of San Francisco,
FRANK J. SYMMES, President.
L. M. KING, Secretary.

BANQUET TO CONSUL-GENERAL RAGSDALE.

The Board of Directors joined the directorates of the other commercial bodies in tendering a banquet to Consul-General Ragsdale, just prior to his departure for Tientsin.

CHIEF OF THE BUREAU OF MANUFACTURES.

The commercial associations of San Francisco having been requested by Senators Perkins and Bard to nominate a California man for the position of Chief of the Bureau of Manufactures of the Department of Commerce at Washington, the name of Mr. Eugene Goodwin, Director of the Pacific Commercial Museum, was unanimously recommended for the position to which his experience particularly qualifies him.

LEGISLATIVE BILLS.

Bills authorizing the lease of seawall lots.—Senate Bill No. 896 and Assembly Bill No. 925, providing for the lease of State lots along the water front, for terminal facilities for railroads not having terminals in the city, have received the earnest consideration of the Board. While believing every facility should be furnished by the city to bona fide railroads desiring terminals here, it was felt that the present bills are so broad in their scope that there was a possibility of the entire southern water front being tied up and future railroads thus prevented from obtaining any terminal facilities on the Bay shore. The Legislature was therefore notified that the Association was opposed to these bills unless an amendment were added to Assembly Bill No. 925, providing that the lease "*shall be come inoperative and void for the unexpired term thereof upon the lessee therein being merged with or absorbed by any other railroad corporation having at the time of such merger or absorption a railroad terminal within the City and County of San Francisco.*" The bill failed to pass.

The Bulk Bill.—The Board endorsed Senate Bill No. 196, commonly known as the "Bulk Bill," which prohibits a dealer from transferring his stock in bulk without giving his creditors five days' notice. This bill became a law.

Merchandise License Bill.—The Board has opposed Assembly Bill No. 148, authorizing license taxes to be imposed upon all classes of business.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES ..... President
Thos. Day Co.

ANDREW M. DAVIS..... First Vice-President.
The Emporium.

FAIRFAX H. WHEELAN ..... Second Vice-President.
Southern Pacific Milling Co.

C. S. BENEDICT..... Treasurer.
Benedict & Turner.

FOSTER P. COLE ..... Sterling Furniture Co.
WALTER E. DEAN ..... Walter E. Dean.
W. J. DUTTON. ..... Fireman's Fund Insurance Co
R. B. HALE ..... Hale Bros.
F. J. KOSTER ..... California Barrel Co.
A. J. MCNICOLL..... A. J. McNicoll Elevator Co.
CHAS. M. PLUM ..... Chas. M. Plum & Co.
A. J. RICH ..... A. J. Rich & Co.
P. C. ROSSI ..... Italian-Swiss Agric. Colony.
ROBERT H. SWAYNE. ..... Swayne & Hoyt.
A. H. VAIL ..... Saoborn, Vail & Co
L. M. KING..... Secretary and Supt.
GEO. T WRIGHT ..... Attorney

STANDING COMMITTEES

PUBLIC AFFAIRS.

WILLIAM J. DUTTON, *Chairman.*
FAIRFAX H WHEELAN, A. J. MCNICOLL,
A. H. VAIL. A. J. RICH.

PUBLICITY AND PROMOTION.

FAIRFAX H. WHEELAN, *Chairman*
FOSTER P. COLE, CHARLES M. PLUM,
R. B. HALE, F. J. KOSTER.

TRADE AND FINANCE.

ANDREW M. DAVIS, *Chairman*
ROBERT H. SWAYNE, WALTER E. DEAN,
C. S. BENEDICT, P. C. ROSSI.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. firm has but one vote, but may be represented at the meetings of the Association by any or all members, or by such employees as it may designate for that purpose. There is at present no ini fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amruth, J. W.....107 New Montgomery
Baker-Vawter Co .....Mills Bldg
Barrow, Wade, Guthrie & Co.Mills Bldg
Langdon, Walter G.....Hayward Bldg
Phillips, F. G. & Co .....Mills Bldg

ADVERTISING.

Dodge, Al. Co., The . 47 Van Ness ave
Leach & Gates.....1098½ Market

ADVERTISING CARDS.

Stuparich Mfg Co., The..8th & Brannan

AGENTS.

Sanderson, Geo. R. .238 Montgomery
Taylor, H. H... .. ... Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co. . .209 Market
Hooker & Co.. .. .. 16 Drumm
Osborne & Co., D. M. . .....15 Main

ARCHITECTS.

Curlett, Wm .314 Phelan Bldg
Curtis, John M .126 Kearny
Maggs, Herbert B . 36 Flood Bldg
Mooser, William & Son.. . 14 Geary
Paff, Charles.. . 10 Montgomery
Reid Bros.. .. Claus Spreckels Bldg
Shea & Shea.... .. .26 Montgomery

ART GLASS.

California Art Glass B. & C. Works.
.. .. 120 Second

ART GOODS.

Cohen, H. . 19 Grant Ave
Gump, S. & G . 113 Geary
Kennedy-Babjohn Art Co. .19 Post
Sanborn, Vail & Co. . . 741 Market
Schussler Bros .....119 Geary
Vickery, Atkins & Torrey . 221 Post

ARTIFICIAL STONE PAVING.

Gray Bros Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co. 122 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co..
... 3 California

ASSAYING.

Price Thos & Son a24 Sacramento
Simonds, Ernest H 417 Montgomery

AUCTIONEERS.

Basch Auction Co .319 Sutter
Chase, Fred H. & Co 1732 Market
Dinkelspiel J. S. & Co . 115 Bush
Ordway, W. C. Cor 6th and King
Spear, R. H. & Co 31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co 703 Front
Schmidt, J. & Co 115 Drumm

BAKERIES.

Frost, Nicholas 336 Third
Simpkins & Thorp 116 Erie

BANKS AND BANKERS.

American National Bank.....
.....200 Montgomery
Anglo-Californian Bank, Ltd.....
.....200 Sansome
Bank of California.....400 California
California Safe Deposit and Trust
Co.....Montgomery and California
Canadian Bank of Commerce.....
.....California and Sansome
Columbian Banking Co.....
.....Claus Spreckels Bldg
Comptoir National D'Escompte de
Paris.....122 Sansome
Crocker-Woolworth National Bank
of San Francisco.....400 Market
Donohoe-Kelly Banking Co.....
.....100 Montgomery
French Savings Bank..315 Montgomery
German Savings and Loan Society.....
.....526 California
Germania Trust Co....12 Montgomery
Hibernia Savings and Loan Society
.....McAllister and Jones
Italian-American Bank.. .....
.....518 Montgomery
London and San Francisco Bank,
Ltd.....124 California
London, Paris and American Bank,
Ltd.. .....Sutter and Sansome
Mercantile Trust Company of San
Francisco .....236 Bush
Murphy, S. G. . . .First National Bank
Mutual Savings Bank of San Fran-
cisco.....33 Post
Nevada National Bank of San Fran-
cisco .....301 Montgomery
Rollins, E. H. & Sons .....335 Pine
Savings and Loan Society.....
.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....
.....222 Montgomery
Swiss American Bank.521 Montgomery
Wells, Fargo & Co's Bank .....
.....Sansome and Market
Western National Bank of San
Francisco.....805 Market

BARBERS' SUPPLIES.

Deckelman Bros..... 106 Ellis
Will & Finck Co..... 818 Market

BARREL MANUFACTURERS.

California Barrel Co ...327 Market

BEER BOTTLERS.

Enterprise Bottling Co. 2745 Sixteenth
Fredericksburg Bottling Co..1510 Ellis

BELTING—LEATHER.

Cook, H. N., Belting Co 126 Fremont
Hehns, Alex Belting Co. . 93 Fremont

BICYCLES.

Christoffer, C. M . 528 Stanyan
Leavitt & Bill . .309 Larkin
Lee, W. E. .. 501 Stanyan
Mobrig, Edwin 1522 Market
Varney, T. H. B 1331 Market

BILL POSTERS.

Owens, Varney & Green Market & 10th

BOILER WORKS.

Eureka Boiler Works 113 Mission

BOLT MANUFACTURERS.

Payne's Bolt Works 121 Howard

BOOK BINDERS.

Hicks-Judd Co. . . 23 First
Phillips Bros. . . .505 Clay

BOOKS AND STATIONERY.

Cary, L. H.....16 Grant Ave
Cunningham, Curtiss & Welch....
.....319 Sansome
Elder & Shepard.....238 Post
Hamm & Hargens....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....204 Pine
Robertson, A. M.....126 Post
S. F. News Co.....242 Geary
Whitaker & Ray Co., The..723 Market

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co..129 Sansome
Eisenberg, Henry.....406 Kearny
Helm, F. L.....234 Stockton
Kast & Co.....738 Market
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Nolan Bros. Shoe Co.....317 Market
Philadelphia Shoe Co.....10 Third
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann..... 28 Kearny
Sullivan, J. T. .... 20 Fourth
United Workingmen's Boot & Shoe
Co .....42 Second
Williams-Marvin Co.....569 Market
Young, George M.....117 Bush

BREWERIES.

Burnell & Co..... .409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co....
.....18th and Florida
Wunder Brewing Co.....
.....Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Abramson-Heumisch Glass Co..10 Main
Bauer-Schweitzer, H. & M. Co....
.....632 Sacramento

BRICK MANUFACTURERS.

Patent Brick Co. .210 Montgomery

BRIDGE BUILDERS.

S. F. Bridge Co ... .220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.. . .435 Battery
Harper, F. F. G. & Co .109 Washington
Heise, Chas Ed. & Co.....510 Battery
Mattoon & Danglada.... ..508 Battery
Mayhew, F. E. & Co.....421 Battery
Reed, George W .....500 Battery
Swayne, Hoyt & Co .....426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E..... .122 Davis
DuVal, W. M. & Co. ....221 Front
Maillard & Schmeibeli....397 Sansome
Page Bros.. .....302 California
Wanlorck, M.... .....412 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. B. ..123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington .221 Sansome
Barth, J. & Co . 480 California
Girvin & Eyre 426 California
Goldman, Max . 312 Pine
Hecht Bros. & Co 312 Pine
Hellman, A. C .. 317 Haywards Bldg
Hirshfeld, C. .79 Nevada Block
Perry, John, Jr 411 Montgomery
Poltiger & Co .. Chute Bldg
Poltiz, Edward & Co....403 California
Rolfith & Hochstadter 413 California
Toplitz, Joseph B.. . . . 330 Pine

BROKERS—TICKET.

Ottinger, A..... 620 M

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg Co.....317

BUILDING AND LOAN ASSOCIATIONS.

Continental Building and Loan As
sociation. .....301 Calif
Pacific States S. L. & B. Co....410

BUILDING MATERIALS.

Waterhouse and Price... ..
. .....29 New Montgo

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co. .2d and Steve

BUTCHERS.

Bacchus, R. T. ... .
. S. W. cor. O'Farrell and M
Bayle, Lacoste & Co. 534
Boyes, James & Co. 108
Clayburgh & George... 339 K
Decourtheux, A. . . . . 529 Sacra
Hofmann & Woenne. . . . . 735 M
Katz, F. & Sons. . . .California M
Poly, Heilbron & Co. . . . . 339 K
Patek, F. & Co. . . . . 500 Wash In
Roberts, W. F. . . . . 3817 Calif
Stone & Reklon Co, The . . 236 S
Tuaffe, Wm. & Co....1537 15th Ave

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co..770 Mi

CANNED GOODS.

W. G. M. Canning Co.....149 Fre

CAPITALISTS.

Bancroft, Paul History
Bishop, Chas. R . .630 Calif
Carter, John. . . . . .
. N. E. cor 16th and Shot
Dean, Walter E . . 81 Nevada B
Denman, James. . . . 2418 S
Ehrenpfort, Wm. . . . 201 Fill
Fontana, Mark J..California and F
Hayward, Alvinza .. 532 M
Hopkins, E. W. . . . 324
Hopkins, Timothy . Mills
Levy, H. M. . . . 41 Nevada B
Mcdonald, Jasper . Mills
Moore, A. A. Jr . . . Hayward
Phelan, Jas. D. . . Phelan
Ponlatowski, A . Crocker
Pope, George A . Hayward
Schmidt, John A . 425
Smith F. M. . . . . 101 Sans
Spreckels, Claus . . . 327 Ma
Spring Valley Water Works
. Geary and Stock
Thompson, R. R . 503 Califo
Wilson, W. F . 2430 Broad

CARPENTERS AND BUILDERS.

Murray, S. C 632 Hay
Robinson & Gillespie 407 S

CARPETS.

Gullixson Bros 955 Ma
Hulse, Bradford & Co 760 Mis
Schlueter & Volberg . 217 S
Walter, D. N. & E. & Co 529 M

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works
. 703 Val
California Carpet Cleaning Works
. 329 Guer
Hampton & Baily . 346 Ch
Spaulding, J. & Co 353 Tel

CARRIAGE COMPANIES.

United Carriage Co Palace H

AGE AND BUGGY MANUFACTURERS.

t, J. H.....314 McAllister
A. G. & J. Q.....1321 Market
B & Co.....421 Pacific
s, H. E. & Co.....740 Folsom
ks & Co.....651 Howard
n & Sons.....
....Golden Gave Ave. and Polk
ller, H. B.....128 Spear
laker Bros. Mfg. Co.....
.....Market and Tenth
rch, Wm....100 Golden Gate Ave.

CASH REGISTERS.

aphic Register Co..523 Market
an, I.....1327 Market

MENT MANUFACTURERS.

Portland Cement Co.....
.....Rialto Building

CEMETERIES.

son, John, Mgr. Mt. Olivet
metery.....916 Market

TRAL PARK ASSOCIATION.

l, D. R.....1187 Market

HAIR MANUFACTURERS.

od Bros. & Wakefield Co....
.....661 Mission

CHARCOAL.

t, N. & Co....Indiana and Yolo

CHEMICAL WORKS.

nia Chemical Works.....
.....San Bruno Road and 27th
n Chemical Co..Office 3214 25th

CHEMISTS.

J. M. & Son.....123 California

ING GUM MANUFACTURERS.

an Chicle Co.....27 Main

CHIMNEY PIPE.

n, L. E. & Co.....1340 Market

COLATE MANUFACTURERS.

delli, D. Co.....617 Sansome

ONOMETERS AND NAUTICAL INSTRUMENTS.

. J. C.....305 Battery
Louis.....418 Battery

AR AND TOBACCO DEALERS.

Ben.....101 Powell
wer, M. & Co....223 Mongomery
, Jacob.....115 Battery
M. A. & Co.....203 Kearny
man, Herman.....204 Sansome
H. L. & Co.....314 Sacramento
Connelly.....201 Market
adter, I. S.....401 Geary
Wm. & Co.....24 California
itschke Bros.....410 Market
itschke, Chas....101 Grant Ave.
s, R.....1191 Market
tein, Max.....322 Battery
ann, H. & Co.....709 Market
o Bros. & Co.....300 Battery
feld, Jonas.....508 Washington
d Bros.....636 Market

ARETTE MANUFACTURERS.

Bollman Co., The.....679 Front

IRCULAR DISTRIBUTERS.

W. M.....106 Pine

CIVIL ENGINEERS.

& Haas.....320 Sansome

LOAK AND SUIT HOUSE.

u, Armand.....114 Kearny
ola Cloak and Suit House..
.....1022 Market
on, D. M. & Co.....52 First
Gate Cloak and Suit House.
.....1230 Market
& Liehes.....120 Kearny
ston & Co.....867 Market
J. H. & Co.....716 Market

CLOTHING DEALERS.

ct & Turner....23 Montgomery
Bros. & Co.....121 Sansome
l & Tilton.....811 Market
Bros.....535 Kearny
Bros.....221 Montgomery Ave.
. L. & Co.....927 Kearny
an, Rothschild & Co..11 Battery
. G.....530 Kearny
. Chas & Co.....132 Kearny
l & Wiener.....125 Sansome
adter Bros.....133 Sansome
& Co.....200 Kearny
. A. J. & Sons.....857 Market
Bros.....Kearny and Post
rtz, A.....62 Third
. Louis.....11 Sansome
rfield & Roman....5th & Market

COAL DEALERS.

Chas. R.....111 Steuart
, Peyton H.....Mills Bldg
ell, Arthur C.....621 Second
y, James.....960 Howard
all, P. B.....204 Front
. J.....131 Folsom
. Geo.....119 East
berg, A. H.....1419 Eddy
ton, John.....309 Stockton
n, Thomas.....671 Geary
n Coal and Navigation Co. ..
.....Broadway and East
ly, E. & Co.....35 Clay
feld's Sons, John....202 Sansome
San Francisco and San Joaquin Coal Co.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co....117 Washington
Armsby, J. K. & Co.....138 Market
Biagi, D. & Co.....520 Sansome
Caurey, John.....21 Sutter
Christy & Wise Com. Co....213 Market
Cutter & Mosely.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co..315 Washington
Dempster & Son.....320 Sansome
Dennison, Fleweger & Co.....
.....117 Sacramento
De Pue, Edgar J.....321 Pine
Detels, M. P.....215 California
Dodge, Sweency & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eycleth-Nash Co.....422 Front
Freitas, M. T. & Co.....325 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri.....309 Washington
Greenway, E. M., Vallejo St. Warehouse
Griffin & Skelley Co.....132 Market
Grinbaum, M. S. & Co., Ltd..215 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hansen, John R. & Co.....310 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....421 Market
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivancovich, J. & Co....209 Washington
Kittle & Co.....202 California
Landsberger & Son.....123 California
Leist, C. J. & Co...Sacramento and Davis
Lercari, C. J. & Co.....524 Sansome
Lichtenberg, Wiliam.....215 Sansome
Lichtenberg, R.....303 California
Loaiza, W. & Co.....218 Sansome
Lowry, W. G. & Co.....10 California
Lyden & Co.....111 Front
Macpherson, A. M....215 Washington
McDonogh & Runyon.....416 Davis
McLeod, Daniel.....321 Bush
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall....310 Washington
Montealegre & Co...410 Hayward Bldg
Nardini, A. & Co.....324 Davis
Pettigrew, John M.....210 California
Phillips, M. & Co.....202 Market
Porter Bros. & Co.....
.....Washington and Drumm
Seatena, L. Co.....104 Washington
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific Milling Co.....
.....224 California
Sresovich, L. G. & Co....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold..110 Davis
Williams, The H. A. Co....308 Market
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Young, Carlos G.....23 Davis
Zentner, J. & Co..Front & Washington

CONFECTIONERS.

Blum, S.....Polk and Sutter
De Martini, L. Supply Co....112 Front
Gruenhagen & Co.....20 Kearny
Guillet, Chas.....905 Larkin
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Roberts, Geo. F. & Co..Polk and Bush
Rothschild & Ehrempfort....35 Main
Strohmeier, W. A & Co..1006 Market
Seidl, J. & Co.....658 Mission
Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.....
....N. E. cor. Broadway and Front

COOPERAGE STOCK.

Richards, J. W.....
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph.....39 Flood Bldg

COTTON GOODS.

California Cotton Mills Co.....
.....East Oakland, Cal

CRACKER MANUFACTURERS.

American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Company....
.....601 Folsom

CREDIT BUREAU.

Merchants' Credit Association of California.....123 California

CROCKERY AND GLASSWARE.

Angle-American C. & G. Co...108 Pine
Cowen-Heineberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....109 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O...Fourth and Mission

CUTLERY.

Hellwell, R.....108 Stockton

DAIRY MACHINERY.

De Laval Dairy Supply Co..217 Drumm

DEPARTMENT STORES.

Emporium, The.....Market

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market
Wilson & Bro.....20 Drumm

DRAYMEN AND STORAGE.

Bekins Van and Storage Co..630 Market
Bocarde, J. B., Drayage Co..22 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse Co., The.....110 Battery
Overland Freight and Transfer Co.
.....203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co..Bryant and Second
Western Transfer and Storage Co..
.....323 Front

DRIED FRUITS.

Phoenix Raisin Seeding and Packing Co.....3 California
Rosenberg Bros. & Co....211 California

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave.
Boericke & Runyon.....231 Sutter
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Clough, Frank.....400 Ellis
Esters von Krakau, W..25th & Folsom
Fanda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Flatow, P.....600 Geary
Fletcher, David M.....
....S. W. cor. Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Gleason Bros.....Clay and Kearny
Grant Drug Co.....38 Third
Lainer, Rd. Drug Co....699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....106 Clay
Ryan, D.....3402 Mission
Searby's Pharmacy.....500 Sutter
Schmidt, Val. S. W. cor. Polk & Jackson
Smith, E. J.....Cor. Fifth and Folsom
St. Nicholas Pharmacy..Market & Hayes
Wakelee & Co....Bush & Montgomery
Weck Co., F. A...127 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Suter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
City of Paris Dry Goods Co., The..
.....Geary and Stockton
Curtin, C.....911 Market
Davis, R. D. & Co..Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg..31 Grant Ave.
Hale Bros.....979 Market
Kennedy, R. T. Co.....1106 Market
Lippman Bros.....495 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Moran, J. M. & Co.....1009 Market
Murphy, Grant & Co..Sansome & Bush
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Sachs Bros & Co.....Sansome & Bush
Samuels Lace House Co., The D..
.....235 Sutter
Schmidt, Ben. J. & Co....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Silverman, J.....222 Third
Steen, M. A.....1271 Geary
Strauss & Frohman.....107 Post
Strauss, Levi & Co.....16 Battery
Weill, Raphael & Co..Kearny & Post
Weinstock, Lubin & Co.....
.....Market and Taylor

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Berlitz School of Languages..121 Geary
Heald's Business College.....24 Post
S. F. Business College....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner..Fremont & Howard
Electrical Engineering Co..509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Electric Corp 527 Mission
California Electrical Wks..547 Mission
Electric Railway and Manufacturers' Supply Co.....68 First
General Elec. Co..Claus Spreckels Bldg
Hetty Bros.....126 Eddy
Klein Electrical Works, The J. M.
.....421 Montgomery
Summerhayes, W. R.....627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construction Co.....31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric and Manufacturing Co.....125 Market

ELECTRO-PLATERS.

Central Plating Works ....22 Jessie
Denniston's San Francisco Plating Works.....713 Mission
Golden West Plating Works..103 Beale
Merle, A. Co.....515 Mission

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co....122 Main
Cahill & Hall Elevator Co....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....209 Second

EMBROIDERIES AND LACES.

Levy, Jules & Bro. 5 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D.....31 East

ESSENTIAL OILS.

Boldemann, A. C. & Co. 120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P.... 6 California
Maldonado & Co., Inc. 419 California
Wellman, Peck & Co.....201 Market

FANCY GOODS AND NOTIONS.

Moise & Davis.....137 Stockton

FIRE PROOFING.

Western Expanded Metal and Fire Proofing Co.....Rialto Building

FIREWORKS.

California Fireworks Co....219 Front

FISH DEALERS.

Dryselius & Co .93 California Market

FLORISTS.

Jacquemet, J. & Co.....506 Eureka
Shanahan Florist Co.....107 Powell
Shibeley, Frank P.....311 Sutter
Sievers & Boland.....25 Post
Vayr & Goldstone.....105 Sixth

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co....112 California

FRUITS AND VEGETABLES.

Omey & Goetting....California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A.....340 Post
Bateman, William.....835 Folsom
Breuner Co, John.....957 Market
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co, The G. H...648 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co..750 Mission
Kragen Furniture Co.....1015 Market
McCann, Belcher & Allen....600 Sutter
Milwaukee Furniture Co..932 Howard
Pattosien Co.....16th and Missior
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B....128 Ellis
Sterling Furniture Co....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....
.....324 Parrott Bldg
Yawman & Erbe Mfg Co.....
....Mission and New Montgomery

FURNITURE MANUFACTURERS.

Doernbecher Furniture Co..762 Mission

FURS.

Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave.
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co...
.....5 Front
Ensign, Bickford & Co..220 California

GAS FIXTURES.

California Gas Fixture Co....330 Post
Day Co, Thos.....725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co....310 Market
Union Gas Engine Co.....211 First

GAS GENERATORS.

Pacific Acetylene Gas Co.....
.....115 New Montgomery

GAS METERS AND STOVES.

Pacific Meter Co.....17 Fremont

GAS LIGHT COMPANIES.

Equitable Gas Light Co..516 California

GAS REGULATORS.

Gas Consumers' Association, 516 Sutter

GENERAL MERCHANDISE.

Hellbroner, L. 146 Ellis
Levin, J. & Co.... 35 Taylor

GLASS MANUFACTURERS.

United States Glass Co. 18 Sutter

GLOVES.

Moss, Geo. A. 101 Post
Smith, W. M. 200 Post
Steinberger & Kalisher 230 Sutter

GLUE MANUFACTURERS.

California Glue Works 123 California

GRANITE AND MARBLE DEALERS.

Back, F. J .791 San Jose Ave

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co. . .125 Geary

GROCERS.

Bibo, Newman & Ikenberg..1447 Polk
Claussen, C. . . . . .23d and Capp
Cluff Co., William. . . . . .18 Front
Ehrman, M. & Co. . . . . .104 Front
Foge, J. M. . . . . .5th and Mission
Goldberg, Bowen & Co. . . . . .432 Pine
Grannect Bros . . . . . 521 Front
Haas Bros. . . . . .100 California
Hartter, Hayes & Co. . . . . .216 Front
Hollmann, Henry. . . . . .2805 Mission
Irvine Bros. . . . . .1302 Polk
Lennon, John A. . . . . .315 Clay
Levi, H. & Co . . . . . .36 Market
Meyer, A. & Co. . . . . .16 Sacramento
Parks Bros. & Co. . . . . .418 McAllister
Rathjen Bros. . . . . .39 Stockton
Ring Bros. . . . . .19th and Castro
Rothschild, John & Co..115 Sacramento
Smith's Cash Store. . . . . .27 Market
Sussman, Wormser & Co. . . . . .S.E. cor. Market and Main
Tillman & Bendell. . . . . .327 Battery
West, Elliott & Gordon. . . . . .31 Sixth

GUNS AND AMMUNITION.

Bekeart, Phil B. Co. . . . . .114 Second
Bremer, O. A. . . . . .820 Kearny
Clabrough, Golcher & Co...538 Market
E. E. Drake. . . . . .86 First
Shreve & Barber. . . . . .511 Kearny
Winchester Repeating Arms Co. . . . . .127 First

HARDWARE.

Baker & Hamilton. . . . . .2 Pine
Bennett Bros . . . . . .35 Sixth
Brown, Chas. & Son. . . . . .807 Market
Brownlee, J. P. . . . . .1612 Market
Dunham, Carrigan & Hayden Co.. . . . . .19 Beale
Froelich, Christian. . . . . .202 Market
Holbrook, Merrill & Stetson.235 Market
Ils, J. G. & Co. . . . . .814 Kearny
Lloyd-Scovel Iron Works..159 Fremont
Marwedel, C. F. . . . . .58 First
Montague, W. W. & Co. . . . .309 Market
Montanya, J. De La Co. . . . .606 Battery
Mossford, Moses. 3885 24th
Pacific Hardware and Steel Co. . . . . .Mission and Fremont
Palace Hardware Co. . . . . .603 Market
Philpott & Armstrong. . . . . .823 Market
Rosekrans, H. & Co. . . . . .511 Sixth
Smith, Peter A. . . . . .611 Fourth
Tay, Geo. H. Co. . . . . .49 First
Taylor & Spotswood Co..135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co. . . . . .122 First
Leibold Harness Co. . . . . .211 Larkin

HATTERS.

Collins & Co . . . . . 1018 Market
Colman Co . . . . . .130 Kearny
Elsher & Co. . . . . .9 Montgomery
Kline, Louis & Co. . . . . .106 Bush
Lundstrom, K. A. . . . . .605 Kearny
Meussdorffer K. & Son. . . . . .8 Kearny
Triest & Co. . . . . .116 Sansome
Union Hat Co. . . . . .578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros. . . . . .214 Pine
Chase, W. W. Co. . . . . .1938 Market
Ellis, H. C. & Co. . . . . .105 Steuart
Goss, Chas. E. . . . . .2100 Mission
Meyer, Albert. . . . . 2303 Geary
Morrow, Geo. & Co. . . . . .303 California
Scott & Magner. . . . . .615 Sixth
Sumers & Co. . . . . .564 Sixth
Vermeil, J. L. . . . . .3112 Mission

HEATING & VENTILATING.

Grannis, J. G. & Co. . . . . .565 Mission
Royal Heating Co., Inc., S. E. cor. . . . .New Montgomery & Mission

HORSE SHOEING.

Odea, Martin. . . . . .126 Geary

HOTELS.

California Hotel... Bush near Kearny
Elsmere, Hotel. . . . . .418 Sutter
Gallagher, John P. . . . . Langham Hotel
Holm & Saxtorph, Baldwin House. . . . . .30 Ellis
Hotel Bella Vista. . . . . .1001 Pine
Kingsbury, George W. . . . . Lick House
Kirkpatrick John C. . . Palace Hotel
Occidental Hotel. . . . . .Montgomery
St Nicholas . . . . Market and Hayes
Turpin, F. L., The Royal. . . . .126 Ellis

HOUSEHOLD UTENSILS.

Wheeler & Co . . . . . 22 Second

ICE DEALERS.

Consumers' Ice Company. 420 Eighth
Merchants' Ice and Cold Storage Co . . . . Lombard and Sansome
Union Ice Co . . . . . 735 Fourth

INSURANCE.

Abpel & Bruckman . . . . . 2?9 Sansome
Alliance Assurance Co . . . . 418 California
Briggs & Stovel . . . . . 411 California
Bolden & Palache . . . . . 61 California
Berthau, Cesar . . . . . 423 California
Butler & Hewitt . . . . . 41 California
Cor. I Union Assurance Co . . . . . 416 California
Craig, Hugh . . . . . 210 Sansome
Davis, J. D. F. & Son . . . .16 Sansome
Dornin, Geo. D. . . . . Hayward Bldg.
Fidelity & Casualty Co. . . 18 California
Fireman's Fund Insurance Co . . . . . 51 California
Foreman, A. E. & Son . . . Mutual Life Bldg.
German Ins. Co. of Freeport . . . Pine
Grant, Geo. I. . . . . 218 Sansome
Gutte & Frank . . . . . 93 California
Herald, Rudolph Jr. . . . . 416 California
Ins. Co. of North America . . . 412 California
Landers, William J . . . . . 206 Sansome
Liverpool & London & Globe Ins. Co., The. . . . . .422 California
Manheim, Dibbern & Co. . . 217 Sansome
Milwaukee Mechanics' Ins. Co. . . . . .410 California
Nathan & Kingston. . . 501 Montgomery
New York Life Ins. Co. . . . Mills Bldg
New Zealand Ins. Co. . . 312 California
Norwich Union Fire Ins. Society. . . . . .311 California
Pacific Mutual Life Ins. Co. of Cal., Montgomery & Sacramento
Pacific Surety Co . Safe Deposit Bldg
Parker, Chas M. T. . . . Rialto Building
Potter Edward E. . . . . .412 Pine
Preferred Accident Insurance Co . . . . . Mills Bldg
Shields, A. M. . . . . Crocker Bldg
Transatlantic Fire Ins. Co..213 Sansome
Turner, Geo. W. . 315 Safe Deposit Bldg
Voss, Conrad & Co. . . . . 204 Sansome
Watson, Taylor & Sperry . . .322 Pine
Watt, Rolla V. . . . . Pine & Sansome
Wilson, Horace. . . . . .201 Sansome

IRON WORKS.

California Iron Yard. . . . . .640 Second
Morton & Holley. . . . . .215 Larrison
Vulcan Iron Works. . . . . .505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co. . . . . .214 Post
Nippon & Company. . . . . .507 Dupont
Solomon, C., Jr . . . . . .422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B. . . . . .13 Sansome
Mendelson Bros. . . . . .7 Battery

JEWELERS.

Baldwin Jewelry Co. . . . . .844 Market
Barth, Rudolph. . . . . .141 Post
Brittain & Co. . . . . .120 Geary
California Jewelry Co. . . . . .134 Sutter
Eisenberg, A. & Co. . . . . .126 Kearny
Elgin National Watch Co..206 Kearny
Fershtand, Theodore. . . . . .126 Kearny
Glindeman, W. . . . . .5 Third
Greenzweig, George & Co..206 Kearny
Hall, A. I. & Son. . . . . .643 Market
Huguenin, Adolph. . . . . .824 Market
Judis, Alphonse Co...4 Chronicle Bldg
Nordman Bros. . . . . .131 Sutter
Phelps & Adams. . . . . .120 Sutter
Radke & Co. . . . . .118 Sutter
Rothschild & Hadenfeldt. . . .207 Sutter
Schumacher & Co. . . . . .621 Market
Schussler, M. & Co. . . . . .713 Market
Schwartze, K. G. . . . . .502 Battery
Schweitzer, Joseph. . . . . .707 Market
Shreve & Co. . . . . .Crocker Bldg
Sorenson, James A Co. . . . . .103 Sixth
Vanderslice, W. K. & Co. . . . .136 Sutter

JEWELERS' SUPPLIES.

Armer & Welnshenk. . . . . .220 Sutter
Muhs & Lochbaum Co. . . . . .208 Sutter

KNITTED GOODS.

Gantner & Mattern Co. . . . . 20 Post
Pfister, J. J. Knitting Co. . . . . .60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co. . . .134 Post
Magnin & Co. . . . . .920 Market
Marks Bros. . . . . .1210 Market
Rosenthal, S. & Co . . . . . .937 Market

LADIES' TAILORS.

Flamm, G. . . . . .1435 Polk
Gadner, A. . . . . .2012 Fillmore
Lowenthal & Co. . . . . .944 Market
Rothschild, M . . . . . 526 Sutter

LAMPS.

Boesch Lamp Co. . . . . 585 Mission
Bauer Lamp & Reflector Co.529 Mission

LAUNDRIES.

La Grande Laundry. . . . . .23 Powell
S. F. Laundry Association . . .131 Ellis
U. S. Laundry Association. . . . . .3111 Sixteenth
White Star Laundry. . . . . .330 Market

LAUNDRY FIXTURES AND SUPPLIES

Bradley, Richard. . . . . .2390 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co. . . . . .583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co . 612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co . . 526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co. . . . . 101 Front
Brown & Adams . . . . . .109 Battery
Frank S H & Co . . . . . 108 Battery
Harphath & Jonsen . . . . 524 Washington
Klopper & Dulfer . . . . . 209 Mason
Kullman, Salz & Co . . . . 582 Mission
Wagner Leather Co . . . . . 306 Clay

LIME AND CEMENT.

Cowell Henry & Co . . . . . 211 Drumm
Holmes Lime Co . . . . . 24 Sacramento

LITHOGRAPHERS.

Bosqui Printing & Engraving Co . . . . . .23 Clay
Britton & Rey . . . . . 525 Commercial
Galloway Lithographing Co . . . . . 410 Sansome
Metcalf Label & Litho Co . 248 Bryant
Roesch Lith Co . . . . . 325 Sansome
Union Lithograph Co . . . . . 345 Sansome

LIVERY STABLES.

Clemens C J . . . . . 109 Taylor
Kelly Thos & Sons . . . . . 1621 Pine
Nolan John & Sons . . . . . 1611 California

LUMBER DEALERS.

Albion Lumber Co..33-34 Crocker Bldg
Blyth & Trott. . . . .Spear and Mission
Caspar Lumber Co...210 Hayward Bldg
Dodge, E. J. Co . . . . . .6 California
Doe, Chas. F. & Co. . . . . .133 Spear
Dolbeer & Carson. . . . . 10 California
Gray's Harbor Commercial Co. . . . . .237 California
Gualala Mill Co. . . . . .5 Market
Hammond Lumber Co..Hayward Bldg
Hihn, F. A Co. . . . . .Santa Cruz
Hooper, C. A. & Co . . . . . .204 Front
Hooper, F. P. & J. A. . . . . .4 California
Jones, Richard C. & Co . . .739 Bryant
Meyer, Adolph. . . . . .1510 Devisadero
Pacific Lumber Co..Wells-Fargo Bldg
Pope & Talbot. . . . . .314 California
Renton, Holmes & Co. . . . .Mills Building
Scott & Van Arsdale L. Co. . . . . .Fifth and Brannan
S. F. Lumber Co. . . . . .Third & Berry
S. F. Timber Preserving Co.223 Folsom
Sierra Lumber Co. . . . . .320 Sansome
Simpson Lumber Co. . . . . .14 Spear
Truckee L. Co. of S. F. . . . .6 California
Union Lumber Co. . . .Sixth & Channel
Wigmore, John & Sons Co. . . .29 Spear

MACARONI MANUFACTURERS.

California Italian Paste Co. . . . . .347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply Co. . . . . .322 Howard
California Tool Works. . . . . .143 Beale
Cyclops Iron Works. . . . . .223 Main
Evans, C. H. & Co. . . . . .183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert. . . . . .108 Main
Harron, Rickard & McCone..21 Fremont
Henshaw, Bulkley & Co. . . . . .Fremont and Mission
Martin Pipe & Foundry Co. . . . . .33 New Montgomery
Meese & Gottfried Co. . . .167 Fremont
Moore, Chas. C. & Co. . . . . .32 First
Pacific Tool and Supply Co.467 Mission
Pennington, Geo. W. Sons, Inc. . . . . .313 Folsom
Ralston Iron Works. 222Howard
Tatum & Bowen. . . . . .34 Fremont
The Compressed Air Machinery Co. . . . . .26 First
Union Iron Works. 222Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F. . . .12 Drumm
French & Linforth. . . . . .308 Market
Hughsan & Merton. . . . . .105 Front
Robinson, Geo. H. . . . . .226 Bush

MATTRESSES AND UPHOLSTERY.

Schrock, W. A. . . .21 New Montgomery
Crescent Feather Co. . . .510 Washington

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons..123 Montgomery
Baumel, Fred J. . . . . .1608 Market
Bullock & Jones Co. . . .105 Montgomery
McNamara & Moran. . . . . .7 Battery
Olnett, Peabody & Co. . . . . .582 Mission
Greenebaum, Weil & Michels. . . . . .17 Sansome
Hansen & Elrick. . . . . .Market & Third
Keller, M. J. Co. . . . . .1028 Market
Meyerstein Co. . . . . .6 Battery
Morgan Bros. . . . . .229 Montgomery
Rogerson, J. C. . . . . .535 Valencia
Schoenfeld, Adolph. . . . . .1334 Market
The Toggery. . . . . .628 Market

MERCHANT TAILORS.

Francis & Co. . . . . .327 Montgomery
Growall, W. L. Co..Mut. Sav. Bk. Bldg.
Kramer, Geo. E. . . . . .182 California
Lemos, Leon. . . . . .1117 Market
Lyons, Charles. . . . . 721 Market
Poheim, J. T. . . . . .1110 Market
Reid, John & Son. . . . . .907 Market
Smith, J . . . . . .906 Market

METAL WORKS.

American Can Co. . . . . .214 Mission
Finn, John Metal Works . .313 Howard
Pacific Metal Works. . . . . .139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co . . . . . 615 Market

MILK AND CREAM.

Berkeley Farms N. J. Nelson. . . . . .1228 Folsom
Cal. Milk Producers' Assn . 428 Turk
Jersey Farm Co. . . . . 851 Howard
Loewe, Wm. G. . . . . .624 Russia
S. F. Cream Depot. . . . . .1929 Mission
Standard Milk Co. . . . . 3201 Sixteenth

MILLINERY.

Hing & Landt . . . . . 543 Market
Holm & Nathon . . . . . 512 Market
Muller & Rans Co.New Montg & Mission
Spencer & Mitau . . . . . .1026 Market
Topliz, R. L. & Co . . . . . 545 Market
Zobel Lud Co . . . . . .909 Market

MILLWRIGHTS.

Dibert Bros Mfg Co . . . . . 225 Mission

MINERAL WATERS.

Consumers Seltzer Water Co. . . . . .1331 Folsom
Eggers, Chas & Co . . . . . 118 Eureka
Mt Shasta Mineral Spring Co . . . . . Sixth and Brannan

MINING COMPANIES.

Alaska Treadwell Gold Mining Co . . . . . Mills Bldg
Boern W R . . . . . 101 California
Cage W S . . . . . 330 Market
Pew John W . . . . . 310 Pine
Quarre Geo . . . . Cal Safe Deposit Bldg

MUSICAL INSTRUMENT DEA

Allen, Wiley B. Co. 931
Curtaz, Benj. & Son. 20
Kohler & Chase. 28
Mauvais, The Zeno Music Co.769
Mauzy, Byron. 305
Paige Piano Co. . . . . .Post &
Sherman, Clay & Co. 139

MUSLIN AND FLANNELETTE DERGARMENTS.

Reynolds, The Geo. W. Co .597

MUSTARD MANUFACTURER

Borr, C. C. & Co. . . . . .2111 St

NECKWEAR MANUFACTURE

Heineman, H M . . . . . .109 Sa

OILS.

Standard Oil Co. . . . . .Rialto Bu
Weed, F. F., Sec'y Lion Oil Co. 927

OPTICIANS.

Berteling Optical Co. 16
California Optical Co. 205
Chion-Beretta Optical Co. . . .991
Haskell & Jones Co. 243
Hirsch & Kaiser. 7
Kahn, H. & Co. 642

OYSTER DEALERS.

Darbee & Immel..30 Union Sq.
Morgan Oyster Co., The. 614

PACKERS OF CANNED SALM

Alaska Packers' Association.308

PAINTS AND OILS.

Bass-Huetter Paint Co. 816
Cal. Paint Co. 236
Clinch, C. G. & Co. 7
Fuller, W. P. & Co. . . . .Pine and
Magner Bros. 215
Nason, R. N & Co. 115
Whittier- Coburn Co. 20

PAINTERS AND PAPER HANG

Beck, W. T. & Sons. 729
Bruce, N. 3020
Bradley & Son. 923
Davis, H. 236
Fraser, John P. 306
Stader, C. . . . . .Glen
St. Denis, J. & Co. 320
Stein, M. 759
Swan, J. S. 717

PAPER BOXES.

Pacific Fold. P. B. Factory..14

PAPER AND PAPER BAG MANUFACTURERS.

Crown Paper Co. 707
Union Bag and Paper Co. . . .406
Union Pulp and Paper Co..410

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co. 520

PAPER PATTERNS.

Butterick Publishing Co., Ltd., ...201

PATENT DOOR OPENERS AN CLOSERS.

Rischmuller, Geo. 2449

PHARMACEUTICAL PREPARAT

Burgess, Frank P. 941
California Fig Syrup Co. . . .392
Law, Herbert E. 2304
National Pharmacy Co..211

PHOTOGRAPHERS.

Taber Photo Co.. 121
Vaughan & Kelth. 110

PHOTO-ENGRAVERS.

Bolton & Strong. 510
Sunset Photo & Engraving Co. . . . . .106 Union Square
Union Photo Engraving Co. . . . . .144 Union Square

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P. 109
Kirk, Geary & Co 113

PICKLE MANUFACTURERS.

Fisher Packing Co 509
Loeffler, John 422
Pacific Vinegar and Pickle Works 122

PLANING MILLS.

Birth, L. H 709
Hansen, A . . . . . Berry near
Townley Bros. . . . . 18th and

PLUMBERS.

Allen & Allen 1151
Barrenther, G. W. & Co 5
Forsyth, W. C . . . . . 106 Golden
Ickelheimer, S. & Bro 20
Murray Bros . . . . . 623 Sacra
Spook, Wm & Son 5
Wilson W F 328

PORK PACKERS AND PROVISI DEALERS.

Armour Packing Co 21
Buttgenbach, Joseph 316
Cudahy Packing Co 1.5
Heineman & Stern 106
Rolf, Blum & Co 201
South S. F. Pack & Prov Co. 111
Western Meat Co. Sixth and Tow
Wilfert Bros 1378

POULTRY AND DAIRY PRODUC

Fodera, A 526
O Brien & Spotorno . . . . . Cal
Tiddy, Richard . . . . . Spreckels

POWDER WORKS.

The California Powder Works 33

PRESS CLIPPINGS.
Allen's Press Clipping Bureau.....230 California

PRINTERS.
Bent & Meyerderks.....40 California
Commercial Publishing Co.463 Mission
Consumers' Agency.....518 Clay
Dubery & Co.....587 Mission
Dempster Bros..Glen Park ave & Bond
Eastman, Frank & Co.....509 Clay
Freygang-Leary Co.....113 Davis
Janssen Printing & Binding Co.....23 Stevenson
Monahan, John & Co...412 Commercial
Murdock, C. A. & Co.....532 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden..508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The....656 Mission
Stuetzel & Co.....109 California

PRINTERS' INK.
Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.
Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.
Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co....54 Crocker Bldg.
De Vecchi, Dr. Paolo....Crocker Bldg.
Flood, James L.....7 Nevada Block
Felton, C. N.....331 Pine
Fewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland.....2304 Van Ness ave.
Mackay, John W.....7 Nevada Block
Mayre, Geo. T., Jr....234 Montgomery
Parrott, John.....401 Parrott Bldg.
Payson, A. H.....641 Market
Pierson, Wm. M.....Rialto Bldg.
Pillsbury, E. S.....105 Crocker Bldg
Shields Estate Co.....324 Bush
Tevis, Wm. S.....Mills Bldg.
Wilson, A. W.....2430 Broadway

PUMPING MACHINERY.
Dow, Geo. E., Pumping Engine Co.....149 First
Jackson, Byron Machine Works.....411 Market

RAILROAD TIES AND TAN BARK.
Tender Bros.....5 Market

REAL ESTATE DEALERS.
Ashton & Gardiner....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....10 Montgomery
Baldwin, O. D. & Son...22 Montgomery
Berry & Bangs.....120 Sutter
Breese, G. L. & Co.....Hayward Bldg.
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co..20 Montgomery
Bush, David & Son....328 Montgomery
Cranston, R. D. & Sons.114 Montgomery
Crim, W. H. & Co....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Eiselman, William, Trustee.....120 Phelan Bldg.
Hendricksen, William & Co.....614 Claus Spreckels Bldg.
Heyman, Jacob & Son.....117 Sutter
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Investors' Agency, The.....Mutual Bank Building
Madison & Burke.....30 Montgomery
Magee, Thos & Sons....5 Montgomery
McElroy, R. D.....4 Phelan Bldg.
Oliver, P. B.....114 Montgomery
Patterson, Geo. W. H. & Co.....11 City Hall Square
Quinn, John E.....14 Post
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan...304 Montgomery
Shainwald, Buckbee & Co.....210 Montgomery
Strassburger, I. & Co....484 California
Timbsen, G. H. & Co....14 Montgomery
Von Rhein Real Estate Co., Inc..513 California

RECREATION GROUNDS.
Herman ,R.....Harbor View Park

REFINERS.
Selby Smelting and Lead Works..416 Montgomery

RESTAURANTS.
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Blanco, A. B.N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland...329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Page & Falch.....Turk and Mason
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Rayn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....Market and Park Ave
Young, H. H.....228 Kearny
Zinkand, Chas. A.....927 Market

RIGGERS.
Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS
Pacific Refining and Roofing Co..113 New Montgomery

RUBBER GOODS.
Boston Woven Hose and Rubber Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
G. P. and Rubber Mfg. Co. The.....30 Fremont
Morgan & Wright.....305 Larkin
N. Y. Belting and Packing Co.....509 Market
West Coast Rubber Co....587 Mission
Winslow, C. R. & Co.....44 Second

SAFES.
Hall's Safe & Lock Works..605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co...216 California

SAW WORKS.
California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.
Craig Bros.....120 Sutter

SCREEN WORKS.
Quick, John W.....221 First

SEEDS AND GRAIN.
Bowen, E. J.....815 Sansome
Hillens, F.....200 Davis

SEEDS AND PRODUCE.
Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co....Rialto Bldg
Steiger Terra Cotta and Pottery Works.....Mills Bldg

SEWING MACHINES.
Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co.....334 Post

SHEET IRON AND PIPES.
Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.
Hay & Wright.....36 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.
Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.
Alexander & Baldwin, Ltd..308 Market
Balfour, Guthrie & Co...316 California
Chapman, W. B.....123 California
Eddy, Falk & American Trading Co.....123 California
Gale, J. W.....310 Washington
Grace, W. R. & Co.....N. E. cor. California andBattery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....415 Safe Deposit Bldg
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co...310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co....124 California
Pinet, J. & Co.....3 California
Plummer, Geo. E. & Co.....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Ulrichs, J. F.....122 Clay
Webster & Dunbar.....304 Davis
Williams, Dimond & Co.....202 Market

SHIPSMITHS.
Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.
Berman, O.....48 Ellis
Ide, Geo. P. & Co.....516 Market
Ulman, Seeligsohn & Brown..17 Battery

SILK MANUFACTURERS.
Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SILVERWARE.
Glidden, W. B.....120 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.
Helminger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.
Fischbeck & Glootz....214 Sacramento
Lilie, Charles.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.
Horstmann Co. John.....675 Bryant

SODA WATER MANUFACTURERS.
Becht, J. G. & Co.....304 Stockton
Belfast Ginger Ale Co.Union & Octavia

SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....111 First

STAMP DEALERS.
Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.
Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne.....55 First
Bonestell & Co.....401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton...415 Montgomery
Le Count Bros.....104 Pine
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave
International Nav. Co..30 Montgomery
Occidental and Oriental Steamship Co.....421 Market
Pacific Coast Steamship Co..10 Market
Pacific Mail Steamship Co..421 Market
Peterson, James P.....3 Steuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.
Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.
Simmen, John.....348 Phelan Bldg
Thoms, J. W.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.
Folkers, J. H. A. & Bro.....Flood Bldg
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.
Lietz, A. Co.....422 Sacramento

SYRUPS.
Colonial Maple Sugar and Syrup Co.....3460 Twenty-fifth
Long Syrup Refining Co.....Eighth and Brannan
Pacific Coast Syrup Co...713 Sansome

TABLE CEREALS.
Empire Milling Co.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Baumgarten, J. & Co.....578 Mission
Byrne, Jos. & Co.....1145 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter
Stein, Simon & Co..Second and Market

TAILOR TO TRADE.
Hilp, Henry.....569 Market

TANNERS.
Eagle Tannery.....26th and San Bruno Ave
Legallet-Hellwig Tanning Co.....401 Front
Norton Tanning Co.....312 Clay

TANNING EXTRACTS.
California Tanning Extract Co.....218 California

TEAS, COFFEES AND SPICES.
Argonaut Tea and Spice Co...21 Main
Brandenstein, M. J. & Co..118 Market
Burmester, Henry W.....1854 Market
Castle Bros.....463 Mission
Caswell, Geo. W. & Co..414 Sacramento
Folger, J. A. & Co.....104 California
Guittard Mfg. Co.....119 Front
Hills Bros.....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co.....108 Market
Thierbach, Chas. F. & Co..306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.
Pacific States Telephone and Telegraph Co., The.....216 Bush
Weihe, E. F.....Supt. Am. Dist Telegraph Co.

TENTS AND AWNINGGS.
Ames & Harris, Inc...100 Sacramento
Neville & Co.....31 California

THEATERS.
Belasco & Thall.....Alcazar Theater
Walter Orpheum Co.....113 O'Farrell

TIN PLATE MANUFACTURERS.
Williams, I. B.....Mills Bldg

TITLE INSURANCE.
California Title Insurance and Trust Co.....410 Montgomery

TOWEL COMPANIES.
Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TRANSFER COMPANIES.
S. F. Transfer Co.....118 Ellis
Morton Special Delivery Co.....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....20 Market
Wells, Fargo & Co., Exp..2d & Mission

TRUNKS.
Hirschfelder & Meaney.....11 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James.....1 Ellis

TURKISH BATHS.
Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co.....110 Montgomery
Bannan's Typewriter Exchange..307 Montgomery
Bornemann, Geo. C. & Co....117 Sutter
Remington Typewriter Co.....211 Montgomery
West Coast Typewriting Co.....401 Hayward Building
Yost Writing Machine Co.....327 Montgomery

UNDERTAKERS.
Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission
Mauss, H. F.....917 Mission
Truman, Chas. H. J. & Co..1909 Mission
United Undertakers' Association..866 Mission
Valente, Marini & Co ...1524 Stockton

UNDERTAKERS' SUPPLIES.
California Casket Co.....934 Mission

UNDERWEAR.
Deimel Linen Mesh System Co..607 Hayward Bldg

UNIFORMS AND REGALIA.
Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.
West Coast Safety Faucet Co.....223 Mission

VARNISH MANUFACTURERS.
Berry Bros., Lmtd.....12 Front

VINEGAR MANUFACTURERS.
Consumers' Y. & V. Works.404 Battery

WAGON AND CARRIAGE MATERIALS
Holt Bros. Co.....30 Main

WALL PAPER AND MOLDINGS.
Quadt, John.....1614 Market
Tozer, L. & Son.....818 Mission
Uhl Bros.....655 Market

WAREHOUSES.
Granger's' Business Association.....309 California
Haslett Warehouse Co., The.....206 California
Lemman Bros....Townsend and Japan
Sansome Street Warehouse, Inc..809 Sansome
S. F. Warehouse Co.....41 First

WELL BORERS.
Lowe, J. W.....1236 Kearny

WINES AND LIQUORS.
Arnhold, B. & Co.....Townsend and Stanford
Berges &Domeniconi.....708 Sansome
Bielenberg & Wenliger.....101 Powell
Braunschweiger & Co.....5 Drumm
Buneman, H.....319 Front
California Wine Association..661 Third
Carroll & Carroll.....120 Front
Chaix & Bernard.....756 Brannan
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co.Beale & Mission
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The.....Market and Second
Hey, Grauerholz & Co.....224 Front
Hildebrandt, Posner & Co....610 Front
Holtum Bros, Inc.....565 Market
Holtum, Ferdinand.....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony.....518 Montgomery
Jones, Mundy & Co.....124 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi..Second & Bryant
Livingston & Co.....206 Davis
Lubben, John..California and Sansome
Lyons, E. G. & Rass Co., The.....549 Mission
Mann, C. M., successor to I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
Mcleod & Hatje.....515 Market
Meinecke, Chas. & Co..314 Sacramento
Metzger, Leo & Co.....118 Battery
Meyerfield, Mitchell & Co....116 Front
Moore-Hunt Co., The Jesse..200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co..115 Ellis
Neumann, W. & Co.....501 Market
Oakville Wine Co..Folsom and Army
Pike, B. D. & Co.....213 Battery
Rosenblatt Co., The.....113 Pine
Samuel Bros. & Co.....521 Market
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender.....Brannan and Boardman
Schultz, Wm. A. & Sons....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann.328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....318 Clay

WIRE AND WIRE ROPE.
American Steel & Wire Co....10 Pine
Roebling's, John A. Sons Co.....25 Fremont

WOOD DEALERS.
Union Wood and Timber Co.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.
Bush & Mallett Co.....328 Post

WOOD AND WILLOW WARE.
Kasper Bros. & Co.....206 Battery
Levenson & Co.....209 Front
Unna, Harry Co., The ...114 Bluxome

WOOL.
Denigan, Thos., Son & Co .132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and Scouring Co.....652 Fifth

WOOLEN MANUFACTURERS.
Golden Gate Woolen Mfg. Co.....19th and Bryant

WRECKERS.
Whitelaw Wrecking Co....253 Spear

YEAST MANUFACTURERS.
Golden Gate Compressed Yeast Co.....348 Sutter

MERCHANTS' ASSOCIATION REVIEW.

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.
No personal, partisan or sectarian question admitted to these columns.
No advertisements are inserted and no subscription price is charged.
Communications must bear the signature of the writer.
Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

MONKEYS, CLUBS AND STATE PROMOTION.

That shrewd observer of human and animal nature, Mr. Kipling, describes in one of his jungle tales the Bandar Log, or Monkey People. They are held in contempt by the wolves, leopards, elephants and other forest denizens because of their tremendous chattering and small achievement; and one old wolf characterizes them as foolish individuals that are always picking up clubs to do something with, and then throwing them aside for something else before their half-formed purpose has been carried out.

A year ago the California Promotion Committee was formed in San Francisco, and the business community subscribed funds for its work. It was a splendid club the city had picked up. It has done a great deal already, but those interested in it feel that its best work is still ahead. Yet the financial suppport for it is not so strong by twenty per cent as it was last year.

Is California going to imitate the Bandar Log and throw this club aside? Are we addicted to monkey methods?

PLAGUE SCARES AND CITY HALL QUARRELS.

A great deal of the apprehension about bubonic plague is the result of ignorance of the nature of the disease and of the progress science has made in providing us with safeguards against it and remedies for it within the last few years. If it were generally understood how well armed humanity now is against it, the matter would hardly be considered more serious than diphtheria.

It was not until 1894 that the bacillus was discovered, and the importance of the discovery is inadequately appreciated by the general public even yet. That event meant the swift elaboration of all the weapons of the serum theraphy for the protection of mankind, so that a malady which infrequently assails well-fed and cleanly white people has been rendered comparatively innocuous even when it does attack them.

It is now possible to make people immune from plague as they are made immune from smallpox, and in an exactly similar manner—by innoculation with toxins of the pest, which form anti-toxins in the blood and so destroy any plague bacteria that may accidentally be introduced. This is a rough statement of the Haffkine prophylactic process.

If, however, the plague has already been contracted, the Yersin serum, consisting of anti-toxins produced by pest toxins injected into the veins of a horse, will, if soon enough administered, kill off the bacteria and rescue the patient. The percentage of success in the use of the Yersin serum is remarkably high. Of 23 cases treated with it in Amoy in 1896, all but two recovered, and these two were practically in extremis when the injection was made.

These facts are fully set out in a pamphlet on the subject written by Dr. Wyman, Surgeon-General of the United States Public Health and Marine Hospital service, and published by the Treasury Department. They should reassure timid persons whose imaginations have been over-stimulated by hustling space-writers drawing on De Foe for descriptions of the dead wagon and the burial pit, and by industrious yellow newspaper artists calling on their superheated imaginations for double-page pictures of lazar-houses full of the dying and the dead. The Hindoo or Chinese coolie who lives on rice and very little of that contracts plague readily, and readily dies of it. But the well nourished, meat-eating Caucasian, fortified with his Haffkine prophylactic, can go about infected districts and visit plague victims with perfect impunity, and if he should by any chance take the sickness, the Yersin treatment makes the probability of his recovery as about ten to one. Really, bubonic plague, in civilized communities to-day, is not a very dangerous thing.

Nevertheless, neither is it a nice thing to have. There is no prospect of its growing popular. And because of the general dread of it among uninformed people, it might prove very costly. If the disease that manifested itself in Chinatown down to three months ago was the pest, as competent physicians have declared, everything possible should be done to suppress it.

Good progress has already been made. Chinatown is being cleaned, disinfected and cleared of rats. Ecuador and Mexico have raised their quarantines against this port. The work of the Mercantile Joint Committee and of the city, State and Federal authorities is producing results and convincing Eastern health boards that San Francisco is able to meet all the requirements of the situation. It is unfortunate that our Mayor should have reopened the tedious and purely academic old row about the existence or non-existence of plague in Chinatown, but it is not a matter that will be permitted to interfere with the work now under way. Although the danger from plague has been so greatly reduced, the precautionary measures long urged by the Merchants' Association and recently demanded by the Joint Mercantile Committee will be carried to completion.

LET US HAVE 99-YEAR LEASES.

Letters from two Chicago real estate experts, on the subject of long-term ground leases, will be found in another part of this Review. They illuminate the matter of the 99-year lease better than a great deal of local discussion could. On reading them, any impartial person must be convinced that the best material interests of San Francisco would be promoted by a repeal of our senseless statutory limitation on the terms of ground leases.

The long lease, for 99 years or more, furnishes a safe, simple and beautifully effective way to develope the value of a certain class of realty. People don't like mortgages. Even men accustomed to doing business on borrowed capital dislike the short term of the ordinary loan, and the high interest rate. Accordingly, a great deal of valuable land goes unimproved, which, under 99-year, or 198-year lease, could be made productive to owner and tenant, and helpful to neighboring property.

The long-term lease provides perfect security to both parties, and obviates the necessity of either one raising a certain large sum. The owner does not have to borrow the money to build. The builder does not have to borrow the money to buy. The owner gets a fair rate of interest, as rent, which is all he can expect, and the improvement stands on his land as security for it. The tenant pays as ground rent what he would otherwise have to pay as interest, or what he would have to forego as interest if he invested his own capital, and his tenure is secure for as long a time as the improvement would be worth anything. Practically speaking, the owner trades his land for a well secured annuity, and the tenant gets the land without having to buy it.

The interest of the general public is subserved by the added facility such an arrangement gives to high-class building.

This ought to be very plain to any people of ordinary intelligence, and in Eastern cities it is. Nobody would think of tampering with the right of a property owner in New York or Illinois to lease his land for as long a period as he pleased. But one of California's freak laws says twenty years is long enough for a piece of property to be put out of the owner's possession by lease—although by deed he can put it out of his possession forever. And when Mr. John E. Quinn, a few years ago, attempted to have the law changed, his effort was balked by the characteristic California suspicion that he must have had some dark design, there being a large and influential part of our population which is as yet unable to grasp the idea that anybody can want anything just because it is right or reasonable or for the public good.

The next Legislature should see to it that the restriction on the terms of leases is removed altogether. Let a man lease his land for a million years if he wishes to—it's nobody's business but his and the tenant's. A fifty-year limitation is just as absurd and meddlesome as one of twenty years. At present the city is improving as rapidly as anybody could ask, but by the time the next Legislature convenes we shall need the added facility of the long-term lease for improving land that must come into the market as business property unless our progress is to be perceptibly retarded.

It is apt to cost anywhere from $50,000 to $75,000 to remove the snow from the New York streets after a storm. San Francisco has never yet expended a nickel for this purpose. Why not use the money we save in this way, to keep our streets a little more than half clean?

PEOPLE OF PARIS ARE PACKED IN FLATS.

Interesting Facts About Real Estate and Taxation in the Capital of the French.

There are 85,000 dwelling houses in Paris, while there are over 555,000 of them in London, yet the population of the city on the Seine is half as much as that of the British metropolis.

This apparent scarcity of houses is because most of the buildings are tenements, where several families occupy a single structure. For instance these 85,000 houses are divided into no fewer than 700,000 apartments and lodgings, which rent from $60 up to $10,000 per annum.

According to the tax rolls, the rental value of the Paris houses amounts to $135,000,000 on the basis of 4 per cent, which is believed to be the average yield of real estate investments in the French capital. The built-up part of the city represents a total value of about $3,500,000,000, which does not include that of the many governmental, municipal and ecclesiastical buildings and other structures having no rental value.—*Real Estate Record.*

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 7. SAN FRANCISCO, CAL., MAY, 1903. NO. 81.

ASSOCIATION'S ANNUAL MEETING TO INCLUDE AN INFORMAL DINNER.

Merchants will Gather around the Board and Listen to a Discussion of Practical Business Affairs by Men who Have Made a Study of their Subjects.

The annual meeting of the Merchants' Association will take the form, this year, of an Association dinner. It will be essentially a members' dinner, in distinction to the annual banquet, which, in the course of years, has grown to have the character of a public function.

This does not mean that none but members will be present, but that the purposes of the meeting and the ideas presented by the speakers will be less public in character and more directly connected with the interests of the members as merchants.

A programme of subjects designed to be of practical benefit to the business man has been adopted. The plan includes a public discussion which should develop some valuable ideas and help bring the members into more general acquaintance with one another. The programme will comprise the following addresses:

Opening Remarks.....Frank J. Symmes
The Merchant in History.....Fairfax H. Wheelan
Ideas on Credits.....By G. Brenner, President San Francisco Credit Men's Association.
The Problem of Donations and Subscriptions from the Merchant's Point of View..Andrew M. Davis
Discussion by various members.

INFORMAL IN CHARACTER.

It has been decided to hold the meeting and dinner on Tuesday, May 26, in the Ladies' Grill room of the Palace Hotel. It will be altogether informal. It will not be necessary for members to dress for the evening, so they will be able to go directly from their stores and offices to the banquet hall.

The directors have been impelled to make this innovation by the fact that interest in the association work has grown until it has become impossible to accommodate all who desire to attend the regular annual banquet. That banquet is the largest in San Francisco, in point of numbers, and there are always a great many more applicants than places, although last November 458 persons sat at the board. Recently there has come a demand for more frequent gatherings of the kind, and the directors feel that they will carry out the direct wishes of a great many members by arranging for a second yearly dinner.

It has been the custom at the regular banquets to consider topics of a distinctly public character. Their purpose has been largely patriotic, in accord with the high impulses of a great civic organization. There has never been the slightest diminution of interest among members in those public affairs that are of moment to all the people, and the leading merchants of San Francisco have been eager to exert themselves in the character not merely of merchants, but of citizens. It is felt that such a spirit must ever be the guide and impelling force of the Merchants' Association if it is to have vitality and be of service to the community. But in addition, the merchant has a right—and it is eminently proper that he should act upon it—to consider his own affairs and to meet with his fellows in a spirit of mutual helpfulness, and this is the sense in which the meeting will be a members' affair.

WHAT THE MERCHANT HAS ACHIEVED.

Mr. Wheelan will treat of the standing of the merchant historically and the importance of the trader's function to society.

A representative of the Credit Men's Association will be asked to discuss the subject of credit. He will be requested to treat the matter in a way that will be helpful to every merchant present, drawing on his experience as a business agent and giving his opinion as an expert. Credit is a matter with which the whole of modern society is vitally concerned, and its public discussion by one who has made it a study can hardly fail to do good.

The charities of the city are largely supported by the mercantile part of it, as the merchant can easily be found, and a sense of duty, heightened by his constant contact with all classes, impels him to make generous donations. Because of his lack of time to investigate the cases that appeal, he is imposed upon to a far greater extent than he generally suspects. A plan has been evolved and is now in successful operation to protect him from such imposture and save both his time and money, by weeding out the frauds.

Mr. Davis will have something to say about this matter, under the head of "Donations and Subscriptions," and the discussion by various speakers that will follow should be lively and interesting.

OTHERS ARE TO FOLLOW

No such programme has ever been presented to the merchants of San Francisco before, but it is expected that this will be but the first of many similar occasions.

It is not intended that the dinner shall take the place of the yearly banquet, but the directors purpose to make it a permanent feature of association work, and one that will enhance the value of the organization to its membership in direct and practical ways. Announcements regarding seats and prices will be issued within a few days, and members will be able, by calling at the Mills Building early enough in the month, to reserve seats for themselves and their friends.

The annual election will be held at the offices of the Association, Room 8, Floor 7, Mills Building, on the day of the meeting, and the results will be announced at the dinner, with the yearly report of the directors.

SAN FRANCISCO'S PUBLIC HOSPITAL.

Some Essentials which are now Lacking and which must be Supplied if the Money Raised by the New Hospital Bonds is not to be Wasted.

Dr. T. W. Huntington, professor of clinical and operative surgery in the University of California, addressed the directors of the Merchants' Association, at a recent meeting, on the condition of the City and County Hospital, and the future needs of such an institution. He spoke, in part, as follows:

San Francisco has the most imperfect and inefficient hospital system of any city of its size in America. Experts have even declared that our City and County Hospital is the worst thing

CITY AND COUNTY HOSPITAL, MAIN ENTRANCE.

of the kind in the world. Antiquated in plan, unserviceable in equipment, dangerously unsanitary, without proper laboratory accommodations, or a modern operating room, or adequate facilities for heating, ventilation, and the preparation of food, lacking even in space for the separation of tuberculous from uninfected patients, it is only through the exercise of the greatest watchfulness and skill that persons taken there do not derive more harm than good from the experience.

POLITICAL ORGANIZATION.

The organization is bad, and administration suffers as a result. There is entire lack of coordination between the different heads of departments. The Superintendent has no real command over them, and can only direct their work through a sort of courtesy. No adequate provision is made for maintenance, and a study of the comparative cost of caring for patients at first-class institutions elsewhere shows San Francisco's hospital at the bottom of a representative list. Here is the cost per diem for each patient at some of the well-conducted hospitals in the Eastern States, and the cost in San Francisco.

SAN FRANCISCO'S POOR SHOWING.

Boston City Hospital	$2.13
Mass. General (Boston)	2.10
St. Luke's Hospital (New York)	2.83
Roosevelt, (New York)	2.13
University of Penn Hospital	1.40
Johns Hopkins	1.36
Presidio General Hospital, (San Francisco)	1.40
City and County Hospital (San Francisco)	0.67

Conditions differ at different places, and this accounts for part of the discrepancy in cost of maintenance, but the inadequate expenditure at the City and County Hospital appears deceptively enough in a local comparison. Our public hospital is permitted to expend 18 cents for each patient's food per day, while the Presidio General Hospital spends 42 cents, or two and a third times as much.

To permit such a condition of affairs to exist in San Francisco in regard to the care of the indigent sick is a great discredit to so intelligent a community, and shows a deplorable falling short in its public spirit and charity.

CHARTER NEEDS AMENDMENT.

The inherent fault in our hospital system lies in its foundation. The present city charter provides for its government and control by the City Board of Health, the members of which are appointed for a brief period, and usually for political considerations, and without reference to special fitness. This can only be corrected by an amendment to the charter which shall provide for a board of directors to be appointed originally by the Mayor, with *power to perpetuate itself*. Such a board should be composed of business men, without regard to their political affiliations, and all employees of the institution should come under their control.

This may appear a dangerous arrangement. But the answer to that is, that in every case where it has been tried—and the cases are numerous—it has proved the best and most effective plan of hospital administration possible to political communities. Where politicians have been appointed originally, it has invariably happened that such men have either accepted their responsibilities as a really sacred trust, or they have dropped out, and in the course of a few years the membership has clarified itself of political influence.

CHEAP PLANS COST MOST.

In planning the home of the new institution it should be understood that utility and economy are the important ends to be attained, and these are precisely the matters demanding the most expert architectural skill. Plans should be drawn by a thoroughly competent person, who should be paid well. Beauty should not be overlooked, but a great many architects can beautify a building who are utterly incompetent to economize its space and adapt its structure to the needs it is meant to supply. It should be remembered that cheapness of construction is not necessarily in line with true economy, and the cheapest plans are usually the most costly in the long run.

PRESENT LOCATION IS PERFECT.

The present location of the City and County Hospital is ideal. It is among the people who are most dependent upon it. Its attending physicians are known to them and have their regard and confidence; a condition most necessary to being of service to them. The suggested removal to the Almshouse tract would, if carried out, destroy this relationship and cut in two the value of the institution to the poor of the city. The public hospital should be in the residence center of that part of the city peopled by those who are liable to avail themselves of its advantages. That is where San Francisco's hospital is, and there it should remain.

It should be understood that a well-constructed, well-conducted hospital is in no sense a menace to its environment, nor does it detract from the value of adjacent property. St. Thomas' in London is under the eaves of the House of Commons. The Massachusetts General Hospital is in the heart of Boston's West End quarter. St. Luke's, in New York, occupies one of the most fashionable of the new residence districts. Nobody thinks of objecting to them or of hesitating on their account to buy the neighboring property.

ADMINISTRATION A LIFE WORK.

The conduct of modern hospitals demands a high order of special scientific training, executive ability, disciplinary skill and personal character. The average physician, like the average layman, must be regarded as wholly unfitted for such a task. When the proper person for superintendent is found he should be induced to make hospital administration his life work, should be paid a salary that will put him beyond the reach of financial anxiety, and assured

AN ANTIQUATED STRUCTURE.

of his tenure as long as he attends to his duties. Such a man would prove a fearless and impartial executive, under whom what was done would be done properly.

The teaching department of the institution is one of its most important and valuable adjuncts. Well-meaning persons sometimes hold sentimental objections to the academic features of public hospital work, but such objections are not based on any real knowledge or experience. The patient at a public clinic is in the majority of cases glad to be able to make some small return in this way for the benefit he derives, and the medical lecturer almost invariably finds that his most interested auditor is the person on the bed whose case he is using as a demonstration.

SCHOOL FOR NURSES.

The training school for nurses must be regarded as one of the very important features of such an institution. It should be under the charge of a woman of middle age, of high personal character, of broad general education and of special training and experience in one or more of the high-class institutions of its kind in this country. The head of the training school for nurses should be responsible directly to the superintendent, and, through him only, to the board of directors. She should be held responsible for the personal management, discipline and instruction of all pupil nurses.

I have stated some of the short-comings of our present arrangement and some of the needs of the future. They are the bare essentials, but if proper equipment and administration can be provided, the details will take care of themselves, and San Francisco, instead of having one of the most defective hospitals in the world, may live to have one of the best. If, however, the essentials suggested are not provided, it will be found in the course of a few years that the money raised by bond issue to provide a new hospital has been largely thrown away.

At the conclusion of Dr. Huntington's remarks, he was tendered a vote of thanks by the board.

THE ANOMALY OF ADMINISTRATIVE BOARDS.

A Short Study in Practical City Government.

Written for the Review by HENRY U. BRANDENSTEIN, Supervisor City and County of San Francisco.

Every consideration of theory and practice compels the conclusion that an administrative Board is a governmental fallacy, unnecessary, expensive and burdensome.

It is essential to the efficiency of an Executive officer that he shall:

(a) Give his whole time to his duties:
(b) Receive liberal compensation; and,
(c) Have a substantial term of office.

Under the present form of our government we have, roughly, two classes of administrative boards:

(1) Those whose whole time is given to their duties, and whose salaries are modest; e. g., the Boards of Public Works and of Education:

(2) Those, only a fragment of whose time is given to their duties, with a small salary or none at all; e. g., the Boards of Fire Commissioners, Police Commissioners and the Health Board.

DUTIES ARE HIGHLY TECHNICAL.

It must be remembered that the various branches of municipal affairs are of a technical nature, requiring for their proper management officers of a good order of intelligence and untiring application. If the city government is ever to be run on business lines in fact, as well as theory, there will have to be a much closer approach to business methods than now prevails.

Let us assume for the purpose of illustration, that the administrative affairs of our local government (and in this paper I confine myself altogether to that part of our government) were turned over to a man of proved commercial ability, for the purpose of organization.

He would in the first place do just as our governmental document provides shall be done —make departments of the city business. He would discover that the government business consists in looking after the person and the property of its members. To effect these ends of government he would accordingly provide for Departments of Education, Police, Fire, Streets, Sewers, Buildings, etc. And as the manager of any of these departments is to be appointed by the principal of the business, the mayor, and is directly responsible to him, and removable by him for cause, as in the case of every private business institution, he would select as the head of each department, not a board of managers with deliberative functions, but a single head with the sole duty to execute the rules or laws governing the management of his department.

A PLAIN PRINCIPLE OF BUSINESS.

The necessity of having one head of a department (with fixed responsibility to the principal) is so well established a principle of business that its correctness need not be elaborated upon. A board at the head of a department, with deliberative functions and shifted responsibility, would be an exquisite anomaly in a business house.

Now then, this organizer determines that he shall have just as efficient men as he can get. He prescribes rules before alluded to, the mere mention of which is guarantee of their soundness:

(1) The employee or officer must give his whole time to his duties: (2) He must be well paid: (3) He must have assurance of continued employment.

THE ILLOGICAL SITUATION.

With these simple principles of business intelligence in mind, he turns to the examination of our affairs. He finds, as stated, boards at the head of every department, some required to give their whole time to their duties, others a small fraction of it, and all with inadequate or no compensation and short terms of office.

He knows that you cannot get a high class man to abandon his occupation for a $4,000 job, (the maximum salary paid) to last for four years. And he knows that men who give a very insignificant part of their time to their duties at a small salary, or none at all, cannot possibly be efficient.

Moreover, he can effect a revolution without increasing the salary roll; a revolution that will save the municipality thousands of dollars annually.

Instead of three of four officers of a board, receiving salaries aggregating $12,000 he appoints one man at a salary of $10,000. He gives him a reasonable term of office and knows who is to blame in that department when anything goes wrong in it. Instead of boards of amateurs who get little or no salary for giving a part of their time to their duties, he employs skilled heads with good salaries who give their whole time to their employment.

The theme demonstrates itself so readily that it needs nothing more than its statement. Our experience has shown what every business man always knew, that administrative boards will inevitably degenerate into deliberative boards; that the logical method of execution is through one head, accountable to a chief who is himself accountable to the people.

CHARTER NEEDS AMENDMENT.

That our present form of municipal government is a great advance over that which we had formerly is beyond dispute. But that it needs amendment in the particulars indicated to secure adequate service in office is equally clear.

The development and perfection of commercial ideas that distinguish our age, demand governmental documents that shall respond rationally. We are a commercial city, our government is that of a commercial community, with the regard for its moral welfare which that term implies, and our progress in the future must be on the lines of enlightened commercialism. The principle of home rule that is securing to us the regulation of our own affairs free from interference by incompetents at Sacramento, is the force that will guide us to intelligent amendment of our Charter to meet the demands of business experience and wisdom.

PROMOTION BRINGS IN 20,000 HOME-SEEKERS.

Committee is Effecting Results for California, and Should Have Better Public Support.

Although the work of the California Promotion Committee has increased greatly in scope and in results during the last three months, and especially the month of April, yet subscriptions to the Committee's funds have not kept pace with the remarkable growth of its usefulness to this section.

For eight months, ending April 30, 1902, the Committee has distributed more than 200,000 pieces of literature upon California. It has been instrumental in bringing more than 20,000 homeseekers to the State, where results were directly traceable, and has done a vast deal of advertising for California, the effects of which in so large a community cannot be directly tabulated.

INTRODUCING THE CITY TO THE UNION.

The sale of the book "San Francisco and Thereabout" continues large, 1173 copies having been distributed during the last month, and a total of 7299 copies having been distributed to date. The fourth edition of 2500 copies is now in the hands of the binder, and will be ready for distribution shortly. To this edition has been added a map of San Francisco and immediate vicinity, which will undoubtedly add great interest to the book. Reviews of the book are coming in constantly from all parts of the country, and have been received so far from 144 publications, with a total of 30,000,000 readers reached. Such prominent and creditable advertising of San Francisco cannot fail to bring good results.

The wide interest taken in the work of the Committee is more marked all the time. Letters are being constantly referred to the Committee for attention by business men and State authorities, and the Committee is being directly addressed by people not only in the United States who are interested in California, but by people throughout the world.

The inquiries received by the Committee in regard to California have increased at the rate of from 25 to 50 per cent a month. Thousands and thousands of personally written letters have been sent out in response to these inquiries.

PUBLICATION BUREAU ESTABLISHED.

The Committee is planning bigger and broader things than ever before. A publication bureau and facilities for securing the largest and best results has been added to the lecture and employment bureaus. An unusual feature of the Committee's work is the fact that the lecturers now throughout the East are by their work stimulating great discussion regarding California among the local papers in the localities they visit, and all sections of the country where they have been are loud in praise of our State.

Liberal support for this work now will be repaid to the State many times over in the course of the next ten years.

SAFETY STATION NOW THE CITY'S PROPERTY.

Presentation is Made to the Supervisors, Who Accept the Gift for San Francisco.

The Public Safety Station, constructed by the Merchants' Association at the junction of Market, Kearny and Geary streets, has been formally presented to the Supervisors, and accepted by them for the city. It was finished early in April. On April 13 President Symmes appeared before the Board, and, having been accorded the privilege of the floor by Mayor Schmitz, stated the purpose of his visit and read the following letter:

To the Honorable, The Board of Supervisors,
City and County of San Francisco:

Gentlemen:—The Merchants' Association of San Francisco takes great pleasure in presenting to your honorable Board, and through your honorable Board, to the City and County of San Francisco, the Public Safety Station which the Association has recently constructed for the benefit of the public boarding cars on Market street opposite Lotta's Fountain.

The Association has been prompted to construct such a station there for the city in view of the great necessity which exists for providing for the convenience and safety of the public at this congested locality.

We trust that the object lesson furnished by this station will demonstrate so thoroughly the benefits of such conveniences, that the city will in the future construct similar stations at other congested points.

Very respectfully,
THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO,
(Signed) L. M. KING, Secretary. FRANK J. SYMMES, President.

Mr. Symmes also recommended that the city construct similar stations at other crowded centers.

Supervisor Comte then introduced the following resolutions, which were adopted by a unanimous vote of those present:

Whereas, The Merchants' Association of San Francisco has informed this Board of its desire to present to the City and County of San Francisco the Public Safety Station recently constructed by said association on Market street for the benefit of the public boarding cars in the vicinity of Lotta's Fountain; and

Whereas, The construction of such a station in this congested locality is a source of great convenience and safety, and has relieved the danger to pedestrians from vehicles; therefore,

Resolved, That the Board of Supervisors, on behalf of the People of the City and County of San Francisco, hereby expresses its thanks to the Merchants' Association of San Francisco for its generous and timely action, and accepts said Public Safety Station, with due appreciation of the public spirit which prompted its construction and tender.

And the Clerk is hereby directed to advertise this Resolution in The Evening Post Newspaper.

In Board of Supervisors, San Francisco, April 13, 1903.

Adopted by the following vote:

Ayes—Supervisors Alpers, Bent, Booth, Boxton, Braunhart, Comte, Connor, Curtis, D'Ancona, Eggers, Loughery, Lynch, McClellan, Payot, Walsh, Wilson.

Absent—Supervisors Brandenstein, Sanderson.

CHAS. W. FAY, Clerk.

Approved, San Francisco, April 15, 1903.

E. E. SCHMITZ,
Mayor and ex-officio President of the Board of Supervisors.

Supervisor Payot offered a resolution providing for the construction of another station at the junction of Powell, Eddy and Market streets, which was referred to the joint Committee on Streets and Finance.

SAN FRANCISCO'S ISLE OF SAFETY, WHICH CHICAGO WILL COPY

The Safety Station is probably the most successful innovation in San Francisco since the advent of smooth pavements. It affords perfect facilities for mounting cars, and makes descending from them in the midst of trucks and wagons easy and secure. It has made possible a reduction in the force of crossing policemen at this point and has greatly simplified the work of those on duty there. So marked have been its effects in this particular that Chief Wittman has sent the following communication to the Association:

Office Chief of Police,
San Francisco, April 21, 1903.

To the Directors of the Merchants' Assn.,
7th Floor, Mills Bldg., San Francisco, Cal.

Gentlemen:—Permit me to congratulate you sincerely upon the success of the Safety Station placed by your association on Market street in the vicinity of Lotta's Fountain. The officers detailed at that point are loud in their praises of the effectiveness of this station. I have also conversed with a number of citizens, ladies and gentlemen, who have been for years boarding cars at this point, and their praise of the station and of the Merchants' Association for having placed it there is unstinted in which I most heartily join. It would be of vast benefit to our citizens if more of these stations were erected at points in the city where street traffic is heavy.

Most sincerely yours,
(Signed) GEO. W. WITTMAN,
Chief of Police.

Chicago has adopted the safety station idea and will build two of these structures on State street. The information is contained in a recent issue of the San Francisco *Call*, which says:

The safety station, lately erected by the Merchants' Association on Market street, near Lotta's Fountain, and presented to the city, besides well serving the purpose for which it was intended, has proved to be an object lesson to people from other cities interested in minimizing the dangers at congested crossings.

The station was only completed and put into service on the 13th inst., yet its utility and advantages were at once so apparent as to attract the general attention not only of our own people, but of visitors from other cities as well.

According to the Chicago Tribune, a project is already on foot to have two "isles of safety," as they will be called, erected at the State and Madison street crossing in that city, where travel is heavily congested.

The Tribune very properly gives credit for the practical demonstration of the benefits of the plan to San Francisco. The plan proposed there follows that of the one already in use here. The "Tribune" says:

"It is proposed to build two of these isles in the torrent of traffic. One is to be in the space between the State street cable tracks and the curve where the Madison street and Milwaukee avenue cars go swinging around the corner, and the other between the curve of the north-bound State street tracks and the straight tracks used by the south-bound State street cars.

"It is proposed to make these isles platforms from which passengers may get on to the cable trains as well as places of refuge. There will be seats along one side of the platform where those who have had narrow escapes and are overcome by the sense of peril may rest and recover.

"Friends of the idea declare that the isles will simplify the problem of handling traffic. The isles will leave space for only one vehicle to pass at a time, and it is contended that if teamsters are forced to keep in line there will be less confusion. The idea comes directly from San Francisco."

OUR RENTLESS BOOTBLACK STANDS.

The Board of Public Works favors the removal of bootblack stands from main streets. The board has investigated the subject in Eastern cities and has found that San Francisco is the only large city in the country that allows these unsightly encroachments.

Of course they are always found in the most crowded centers, where the full width of the sidewalk is narrow enough. It is absolutely unfair to the public to ask them to walk around these obstructions, or to have dust brushed in their faces by the whisk brooms of the bootblacks. They stand in the middle of the sidewalk scattering dust and removing grease spots from the clothes of their customers.

These stands are used by men only. Surely ladies should not be inconvenienced by them. All bootblack stands should be removed to alleys, side streets, basements, barbershops or saloons. —*Real Estate Circular.*

If you are a member of the Merchants' Association, look in the membership list and directory in the REVIEW, and see if your firm name and business address are properly published. If you are not a member, become one.

ROOT OUT CHINATOWN.

This is the Advice of Intelligent Newspapers Here and in the Eastern States.

The proposal to remove Chinatown, suggested in the Review and laid before the Board of Supervisors by the Mercantile Joint Committee, has been widely commended as the only solution of the health problem that promises any permanent results. The sanitary measures now being executed in the quarter by the Board of Health are well enough for the present contingency, and have convinced our Eastern critics that we mean business, but they do not and can not insure us against a recurrence of the danger to San Francisco's commercial position which has arisen through the widespread knowledge that a swarming Oriental population is harbored in the city's midst. No Chinese city was ever yet kept in a sanitary condition by Chinese. Chinatown must be removed. It may not be in just the way suggested, but removed it must be. The risk is too great for San Francisco to carry much longer. The following extracts from leading newspapers show that the Mercantile Joint Committee is not alone in this view.

REMOVAL OF THE CHINESE QUARTER.

If it be true, as stated by a morning newspaper, that the commercial organizations of San Francisco are about to take up seriously the matter of abating the nuisance called Chinatown, they should receive encouragement from all classes of citizens.

That Chinatown should be uprooted goes without saying. It is a standing menace to the health, progress and safety of San Francisco. People in other regions believe almost anything about San Francisco when it is based upon Chinese authority, because they know that the Mongolian quarter is a breeding spot for all sorts of diseases.—*San Francisco Post.*

GET RID OF CHINATOWN.

No matter what view may be entertained by a vast majority of the people of San Francisco, respecting the non-existence of the highly infectious disease knows as Bubonic Plague, they will unite with the Mercantile Joint Committee of the commercial organizations of the city in the movement to get rid of the Chinese quarter.

It has long since been recognized by those who have kept track of the assaults on the sanitary reputation of the city that nothing short of the removal of Chinatown will disarm outside criticism. There is no use blinking at the situation. The people of San Francisco might as well stare it squarely in the face. If they will do so, they will soon realize that unless they get rid of the Chinatown nuisance, they will be called upon to pay an endless bill of expense.

No regard will be paid to the evidence which the mortality records furnish. Chinatown may continue in the future, as it has in the past, to be as absolutely free from epidemics and infectious diseases as any other part of the city, but that will not help the trouble. A bad name has been fastened upon the quarter, which nothing will free it from but obliteration.

Therefore, if we wish to avert the menace that is continually hanging over us in the shape of a Federal quarantine, and which is liable to be invoked at any moment, we shall have to adopt the suggestion of the Mercantile Joint Committee.—*San Francisco Chronicle.*

SAN FRANCISCO AND ITS CHINATOWN.

The action of the Board of Health is good as far as it goes, but it doesn't go nearly far enough. Instead of tearing down a few buildings, the whole of Chinatown should be razed to the ground. It would pay San Francisco to condemn the property, issue bonds and buy the blocks occupied by the Chinese, convert the whole territory into a park, and let it remain such until the sunlight and air have thoroughly purified it.—*Oakland Enquirer.*

A CHINATOWN PARK

In 1879, during the prevalence of a small-pox epidemic, which, like all other epidemics in San Francisco, originated in Chinatown, the Board of Health passed an order condemning that quarter and directing the suppression and removal of its inhabitants.

The order resembled one of Napoleon's paper blockades. Nobody paid the slightest attention to it and commerce went on as usual, including the distribution of small-pox.

If the plans advanced by Mr. Symmes were at once set on foot they could not be called, like the former condemnation, a mere bluff. The municipality would condemn the principal portion of Chinatown for park purposes.

There is no doubt that something ought to be done to suppress this quarter. It is a disease-breeding spot which will never cease to be a menace to the health of our people.—*San Francisco Post.*

PLAGUE IN SAN FRANCISCO.

As long as San Francisco is content to have a Chinatown located in the very heart of the city, it is doubtful if the Oriental diseases can ever be stamped out. The problem can be finally solved by the community as a whole taking it up in earnest and demanding that Chinatown be removed from the heart of the city to the suburbs.—*Philadelphia Public Ledger.*

BUBONIC PLAGUE IN CALIFORNIA.

Chinatown is the filthy, disease-engendering, vice-breeding district of San Francisco, and its renovation, if not destruction, "so as by fire," has become imperative.—*Christian Work—New York.*

SAN FRANCISCO'S CLEAN BILL OF HEALTH.

Perhaps the only radical and lasting remedy will be found to be the condemnation of the Chinese quarter for park purposes and the establishment of a new Chinatown somewhere outside the city limits, if that be practicable.—*Sacramento Bee.*

REMOVE CHINATOWN.

The project of removing Chinatown from its present location to some southern part of the city, preferably in the region of Hunter's Point, and making the present site into a pleasure ground for the public, is a good one. Whether it would be better to dispose of the now filthy quarter as suggested, or sell it for business purposes, is a question—but that Chinatown should be removed cannot for a moment be questioned.

By all means, buy Chinatown from the Chinese and give them a new site, and compel, as far as possible, sanitary living among them. —*San Francisco News Letter.*

TRADING-STAMP NUISANCE APPEARS IN NEW FORM.

Merchants are Invited to Tax Their Business for Outsiders by Means of "Discount Checks."

Plans are afoot to induce merchants in San Francisco to issue what are called "discount checks" with purchases, to be redeemed in goods at the rate of five dollars for every hundred dollars of trade. Like the trading stamp industry, this system is designed to levy a tax on transactions between buyer and seller for the benefit of third parties. In justice to themselves and the public, members of the Merchants' Association, and merchants in general, should decline to help impose a burden on trade, which, in the nature of things, must eventually be borne by the consumer, either in higher prices or cheapened quality of commodities.

JUVENILE COURT WILL SOON BE IN OPERATION.

Efforts to Raise Funds Have Met With Prompt and Liberal Response.

Thanks to the generosity and public spirit of the organizations interested, the Juvenile Court is in a fair way to be established within the coming month. Over half the necessary amount for the salary of the probation officer, and for the rent of headquarters for the year, has been subscribed in response to the first appeal, and Judge Murasky has been notified that the funds can now be guaranteed.

In order to keep the operation of the court out of politics it was deemed best to have the special force required paid by private subscription. It was estimated that $1200 would be needed for the first year's expenses. This would pay the salary of a probation officer and the rent of an office.

Circulars were sent out by the California Club to all the women's clubs in the city, and by the Associated Charities to all the charitable organizations, asking financial support, and the subscriptions received already amount to over $750. Among the subscribing organizations are the following: California Club, Boys' and Girls' Aid Society, Merchants' Association, Society for Christian Work, Ladies' Protection and Relief Society, Nursery for Homeless Children, Girls' Training Home, Corona Club, and Colonial Dames. A considerable amount has been received from private individuals. There have been only three refusals, and these because the organizations solicited were prohibited by their by-laws from making appropriations to outside institutions.

The work of raising funds was undertaken by a special committee representing the Associated Charities, Boys' and Girls' Aid Society and the California Club, and comprising these members: Mr. A. C. Lewis, Rev. D. O. Crowley, Dr. Jessica Peixotto, Mr. C. A. Murdock, Dr. Dorothea Moore and Mrs. R. C. Poultney.

Judge Murasky has informed the committee that he will take up the matter of assigning the work to a department and appointing a probation officer, at an early date.

Perhaps the best thing about the Safety Station is, that it is an innovation San Francisco needs to learn that innovation is essential to progress, and be prepared to welcome it when it is well-considered and wise.

GET RID OF THE COBBLES AND REPAIR THE STREETS.

The City Needs New Pavements and Should Take Better Care of Those it Has.

Written for the Review by L. M. KING, Secretary Merchants' Association.

A supreme effort should be made by the Supervisors, in fixing the appropriation for the next tax levy, to complete the work so well begun and remove for all time the remaining cobbles from our principal business streets. They are unsightly, unsanitary and an obstruction to travel and business. One hundred and fifty thousand dollars this year would almost complete the work, and every effort should be made to appropriate the amount for this specific purpose.

Good progress has been made in this direction during the past two years. Our wholesale district is assuming a different appearance and the paving has generally been well done.

A WELL-PLANNED CAMPAIGN.

The Board of Public Works has recommended an appropriation for the next fiscal year of $143,450 for repaving the following cobble streets:

Spear Street, Mission to Market	$ 12,500
Second, Mission to Howard	6,600
Second, Harrison to Bryant	6,600
Folsom, Beale to Third	25,900
Howard, Third to Fourth	9,300
Tehama, Third to Fourth	5,500
Broadway, Stockton to Montgomery Ave	3,900
Dupont, Sacramento to California	2,025
Dupont, Pacific to Broadway	2,025
Jackson, Dupont to Montgomery	7,900
Pacific, Dupont to Montgomery	3,200
Pacific, Battery to Davis	8,800
Main, Folsom to Harrison	12,800
First, Mission to Howard	6,200
Eighth, Folsom to Harrison	4,200
Dupont, Filbert to Vallejo	8,000
Dupont, Vallejo to Montgomery Ave	1,500
Stockton, Union to Greenwich	7,000
Larkin, Sutter to Bush	3,200
Bush, Grant Ave. to Stockton	4,600
Bush, crossings of Powell and Stockton	1,700
Total of repaving on cobble streets	143,450

The Board has shown excellent judgment in its selection of streets to be repaved. The list should be adopted as a whole. There is not a block or crossing on it which does not absolutely require repaving immediately, with the possible exception of Larkin street, from Sutter to Bush. While this block should be repaved, we believe there are others which, if all cannot be done now, require paving at once, more than this block, and would suggest substituting Stockton, from Sutter to Bush, as this is in the central portion of the city and faces a public school.

A FEW MORE BAD ONES.

Pacific, from Montgomery to Battery, should also be added to the list. Sacramento, Clay, Commercial and Washington, from Kearny to Dupont, should be repaved if possible, but they should not take precedence over those on the list recommended by the Board of Public Works.

Particular attention should be called to the necessity for removing the cobbles on Pacific, from Dupont to Davis. This street has a very easy grade from the water front to Kearny street and is the only wide thoroughfare free from car tracks running to the water front in this district. If it were repaved it would become the leading thoroughfare for hauling from the water front to Kearny street and the North Beach section. At present it is almost impassible for heavy work, and is only traveled by teams that are obliged to use it.

NEEDS OF THE NORTH END.

Special attention should also be given this year to making more improvements in the North End district. This neighborhood has received little attention in the way of new pavements for a long time, for the reason, no doubt, that the streets in the central and wholesale sections were in such a condition and the traffic on them so great, that it was necessary to attend to them first, as long as the limited funds available did not permit any general repaving to be done. The time has come, however, when the North End should receive consideration in this respect. Broadway, from Stockton to Montgomery avenue, and Dupont, from Montgomery avenue to Filbert, are exceedingly busy thoroughfares and deserve immediate attention.

In the south of Market district, Spear street, from Market to Mission, Second street, from Mission to Howard, and First street, from Mission to Howard, especially need immediate attention.

Many of our basalt block streets should be repaved, notably Market street, from the Ferries to Second, but these can wait a year or two if kept in repair by relaying blocks. The cobbles, however, should go at once, and it is sincerely hoped that the Supervisors will see their way clear to make an appropriation of at least $150,000 for this specific purpose.

PROVIDE FOR REPAIRS.

The next matter requiring serious attention this year is that of repairing the accepted streets. The bituminous rock streets are getting into a deplorable condition.

The appropriations for several years past have been entirely inadequate to keep these pavements in even fairly good condition. The bituminous rock streets comprise a large portion of the accepted thoroughfares. The number is increasing every year. The pavements in existence are becoming older every day and require more repairs than formerly. Many of them were laid years ago and require relaying entirely.

The apropriation each year should be based upon these facts. Citizens expect the streets to be at least kept free from actual holes in the pavements, and give little consideration to the excuse that there is no money available.

The bituminous rock and asphalt streets should be put in repair early during the next fiscal year and then kept so by systematic inspection and repairing of defective spots before they become holes. This will require more money, but the longer it is postponed the more it will cost. It is cheaper to do it now than to wait.

PATCHING BASALT WILL NOT DO.

Another matter deserving attention is the repair of the basalt block streets. These require constant attention. The custom heretofore has been to allow holes to remain until complaints became very loud, and then patch the worst ones. This repaired the pavement in spots, resulting in rough, uneven streets. The Board of Public Works has adopted a different plan on some of the principal business thoroughfares, and the results have been most noticeable. Instead of patching simply the worst holes, the Board takes up and relays the entire pavement, with the result that the surface of the street is made approximately even.

The improvement on the lower end of Market street since this method has been employed is most striking. The cost is comparatively small and the system should be extended as much as possible.

Many of our basalt streets, which citizens are demanding to have repaved, would be satisfactory for several years yet if the basalt blocks were simply relaid to an even grade.

That streets must be repaired sooner or later every one recognizes, and we might as well face the situation squarely and make provision in some way for the work before the condition of things become so bad that entire repaving will be necessary.

WHY OUR CITIES ARE SO BADLY GOVERNED.

Dr. Gladden, of Ohio, Says It is Due More to Official Weakness Than Wickedness.

Dr. Washington Gladden is an eminent clergyman of Columbus, O., who served two terms in the common council of his city and was called upon by Gov. Nash to aid in drafting the new code for the government of the Ohio cities. His views on municipal politics and government are the result of experience and worth attention. Interviewed recently by a correspondent of *Leslie's Weekly* he said:

The trouble with our city governments is largely due to the incapacity and the inexperience of the men in charge of them. There are rascals in some of them, as the recent exposures have shown us, but weakness more than wickedness is the cause of our municipal miseries. Even where corporations have made corrupt use of city officials, it has often been by playing upon their weakness more than by bribery. And if the figures could be published I suspect they would show that the average venal councilman is bought at a very low price. This is truly an indication of the quality of the men in these city offices. So far as I have been able to learn, the intellectual qualifications of these men are limited and their business experience is narrow. There are always honorable exceptions, but, as a rule, the men whom we intrust with the great affairs of our cities are men who could not hold high or responsible positions in any private business.

Some, even, of these would learn something after a while, if we gave them a chance, and would be worth something to the city after a few years of service. But our principle of rotation in office—our great American principle—generally forbids the acquisition of experience by city officials. As soon as a man has had a chance to learn a little about his duties we turn him out incontinently and put a green hand in his place. The majority of men in the municipal service throughout the country are men who have never learned and who never will have a chance to learn the business that they are trying to do. And yet we wonder why it is we have bad government in our cities.

What is the reason why such people are elected to the city offices? The principal reason is that those who ought to hold these offices refuse to take them. Our American men are too busy to perform their civic duties. The business is therefore largely left to those who are not fit for anything else. Hence the waste of funds, the enormous debts, the growth of lawlessness, the spoiling of the people by means of plundering franchises. What it is all coming to I don't know; but I suspect that the day will arrive when our busy Americans will wake up to the fact that one important part of their business is the government of their cities, and that in neglecting that part of their business they have brought down upon their own heads a terrible retribution.

DOINGS OF THE DIRECTORS.

MEETINGS.

Four regular meetings of the Board of Directors and three Committee meetings have been held during the past month.

NEW MEMBERS.

The following eleven new members have been added to the roll:

Rathjen Company.....Wines and Liquors .....46 Ellis
Welsbach Company.....Welsbach Mantles and Supplies.....359 Sutter
Carrau & Green.....Jewelers .....220 Sutter
G. Jewell (R. Oppenheim)..Clothing Dealer .....528 Kearny
Keystone Boiler Works ....Boiler Works ..... Main and Folsom
C. H. Rosenthal.....Property Owner ..... 636 Baker
American Mercantile Co.. Commission...420 Battery
J. Bamberger & Co.....Cigars and Tobacco .....406 Sacramento
The Barnett-Park Co .....Heating and Ventilating .....214 Pine
W. A. Boole & Son, Inc. ...Shipbuilding and Dry Docking.....20 California
American Produce Co.....Commission Drumm and Washington

CHARITIES ENDORSEMENT COMMITTEE.

Mr. J. D. Grant Grant has been elected a member of the Charities Endorsement Committee, vice Mr. John F. Merrill, resigned.

JUVENILE COURT.

The Board, in behalf of the Association, has subscribed the sum of ten dollars per month, for a period of one year, toward the fund being raised to provide for the salary of the probation officer of the new Juvenile Court.

PUBLIC CONVENIENCE STATION.

The underground Public Convenience Station being constructed by the Merchants' Association beneath the sidewalk on Stockton street, adjacent to Union Square, is nearly completed and will be ready to be presented to the city early in May. The character of the work and the action of the Association in constructing such an improvement for the city are being strongly commended by the public.

IMPROVEMENT OF THIRD STREET.

First Grooved Rails Arrive, and the Overhead Wires and Poles are to be Removed.

Third street will soon show a remarkable improvement, owing to efforts of the Merchants' Association.

Grooved street-car rails, the first in San Francisco, are on the ground and will shortly be laid in that thoroughfare.

The curb line of the sidewalk is to be set back five feet on either side, adding ten feet to the roadway.

The telegraph poles and overhead wires are to be removed altogether.

These alterations are not, in one respect, so radical as the Association originally suggested, and will not make the imposing avenue that could have been obtained by condemning the property on one side and parking the street down the center. But they will relieve the congestion of traffic, make a smoother roadway and do away with the jungle of wires that disfigured the street overhead, and this is a gain worth making.

Any charitable organization in San Francisco that is properly conducted can secure the endorsement card of the Charities Endorsement Committee. If the solicitor comes to you without the card, the presumption is that something is wrong.

THE MUTUAL BANK'S NEW BUILDING; A FINE EXAMPLE OF MODERN SAN FRANCISCO ARCHITECTURE.

DR. TOLMAN TO STUDY THE LIFE OF PARIS.

Well-Known Sociologist Will Investigate for Americans the Charms of the French Capital.

Dr. W. H. Tolman, head of the New York Institute of Social Science, has gone to Paris to study the conditions that make the French capital such a charming place of residence for all classes of the population. He will spend a certain period with the laboring class, another with artists, another with the boulevardiers, and another with fashionable society, in the hope that he will be able on his return to help introduce into American cities some of the graces of Parisian life.

Members of the Merchants' Association who attended its annual banquet about a year and a half ago will remember Dr. Tolman as the speaker on "Municipal and Industrial Betterments." Few persons in the country are better qualified to carry on such an investigation as his present expedition contemplates, and life in American cities should, in time, be much the better for his efforts. It is said Dr. Tolman has gone abroad in consequence of an arrangement with Miss Helen Gould. If so, this promises to be one of Miss Gould's most valuable essays in philanthropy.

You can save money and materially aid the cause of charity in San Francisco by refusing your subscription to any charity enterprise whose solicitor cannot show the card of the Charities Endorsement Committee.

ASSOCIATION APPROVES HEALTH BOARD'S WORK.

Directors Urge Property Owners Not to Raise Obstacles to the Cleansing of Chinatown.

Feeling that the work of sanitation now being carried out in Chinatown is of the utmost importance to San Francisco and that property-owners who might have the power of delaying it by injunctions should be willing to make concessions for the general good, the directors of the Merchants' Association, on April 10, passed the following resolutions:

RESOLVED: That the action of the City Board of Health in condemning and removing certain wooden structures in interior courts of premises in Chinatown, which the City, State and United States Health authorities have jointly declared unsanitary and dangerous to the health of the community, is hereby approved and commended.

RESOLVED: That the action of property owners in opposing this work is deprecated as being opposed to the public welfare, and all property owners in Chinatown and the adjacent districts are urged to co-operate with the health authorities in cleaning and making such alterations in their respective premises as the City, State and Federal Health authorities jointly declare necessary for the safety and welfare of the City.

BOARD OF DIRECTORS OF THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO,

(Signed) L. M. KING, Secretary. FRANK J. SYMMES, President.

Owners of Chinatown property have since shown a gratifying disposition to accept the situation, and interference has almost entirely ceased. There is now no good reason why the cleansing of the Chinese quarter should not be made as thorough and complete as the needs of the present case require.

THE TRANSPORTS AND OUR HAWAIIAN TRADE.

Secretary of the Honolulu Merchants' Association Arrives on Business of Common Interest.

Mr. P. R. Helm, secretary of the Honolulu Merchants' Association, is in San Francisco, having come to the "mainland" to look into the methods of this organization, with a view to taking back some helpful ideas of association work, and also to forward certain purposes of the Honolulu merchants.

One of these is to induce the transport service to permit its vessels to stop at the Hawaiian Islands going to and coming from the Philippines.

"At present," said Mr. Helm, "the transports touch at Guam on the way out and Nagasaki on the return voyage. The Honolulu business men figure that if these vessels touched at their port going and coming, it would mean an increase of business amounting to between $16,000 and $25,000 a month. This is business which now goes, in the main, to Nagasaki. As the island trade is almost wholly with San Francisco, it is directly to the interests of this city to have this money spent at Honolulu, instead of in Japan. There was a time when it was much cheaper for the transports to take the other route, but owing to a lowering of the cost of coal at Honolulu that is no longer the case."

On behalf of the Honolulu business men, Mr. Helm asked the assistance of the San Francisco association in the case of the transports, and the matter has been referred to a committee for investigation.

The Hawaiian association is flourishing. It now has a membership of 100 firms, over half of which has been acquired within the last eight months, and is desirous of establishing closer trade relations with San Francisco.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. STYMES ..... President.
Thos. Day Co.

ANDREW M DAVIS..... First Vice-President.
The Emporium.

FAIRFAX B. WHEELAN..... Second Vice-President.
Southern Pacific Milling Co.

C. S. BENEDICT..... Treasurer.
Benedict & Turner.

FOSTER P. COLE ..... Sterling Furniture Co.
WALTER E. DEAN ..... Walter E. Dean.
W. J. DUTTON ..... Fireman's Fund Insurance Co
R. B. HALE ..... Hale Bros.
F. J. KOSTER..... California Barrel Co.
A. J. MCNICOLL..... A. J. McNicoll Elevator Co
CHAS. M. PLUM ..... Chas. M. Plum & Co.
A. J. RICH ..... A. J. Rich & Co.
P. C. ROSSI..... Italian-Swiss Agric. Colony.
ROBERT H. SWAYNE..... Swayne & Hoyt.
A. B. VAIL..... Sanborn, Vail & Co.
L. M. KING..... Secretary and Supt.
GEO. T. WRIGHT..... Attorney

STANDING COMMITTEES.

PUBLIC AFFAIRS.

WILLIAM J. DUTTON, *Chairman.*
FAIRFAX H. WHEELAN, A. J. MCNICOLL,
A. B. VAIL. A. J. RICH.

PUBLICITY AND PROMOTION.

FAIRFAX H. WHEELAN, *Chairman.*
FOSTER P. COLE, CHARLES M. PLUM,
R. B. HALE, F. J. KOSTER.

TRADE AND FINANCE.

ANDREW M. DAVIS, *Chairman.*
ROBERT B. SWAYNE, WALTER E. DEAN,
C. S. BENEDICT, P. C. ROSSI.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.....107 New Montgomery
Baker-Vawter Co.....Mills Bldg
Barrow, Wade, Guthrie & Co.Mills Bldg
Langdon, Walter G....Hayward Bldg
Phillips, F. G. & Co.....Mills Bldg

ADVERTISING.

Hodge, Al. Co., The..41-43 Van Ness ave
Leach & Gates.....1008½ Market

ADVERTISING CARDS.

Stuparich Mfg. Co., The..8th & Brannan

AGENTS.

Sanderson, Geo. R....238 Montgomery
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
Osborne & Co., D. M.....15 Main

ARCHITECTS.

Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
Maggs, Herbert B.....36 Flood Bldg
Mooser, William & Son.....44 Geary
Paff, Charles.....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery

ART GLASS.

California Art Glass B. & C. Works,
..... 120 Second

ART GOODS.

Cohen, H. .....19 Grant Ave
Gump, S. & G.....113 Geary
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torrey....224 Post

ARTIFICIAL STONE PAVING.

Gray Bros .....Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co.....422 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co..
..... 3 California

ASSAYING.

Price, Thos & Son .. 524 Sacramento
Simonds Ernest H . 417 Montgomery

AUCTIONEERS.

Basch Auction Co ..... 319 Sutter
Chase, Fred H. & Co.....1732 Market
Dinkelspiel, J. S. & Co.....115 Bush
Ordway, W. C. ..Cor. 6th and King
Spear, E. S. & Co .....31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co ..... 709 Front
Schmidt, J. & Co..... ...115 Drumm

BAKERIES.

Frost, Nicholas.....336 Third
Simpkins & Thorp.....116 Erie

BANKS AND BANKERS.

American National Bank.....
.....200 Montgomery
Anglo-Californian Bank, Ltd.....
.....200 Sansome
Bank of California.....400 California
California Safe Deposit and Trust
Co.....Montgomery and California
Canadian Bank of Commerce.....
.....California and Sansome
Central Trust Co.....42 Montgomery
Columbian Banking Co.....
.....Claus Spreckels Bldg
Comptoir National D'Escompte de
Paris.....122 Sansome
Crocker-Woolworth National Bank
of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....
.....100 Montgomery
French Savings Bank..315 Montgomery
German Savings and Loan Society.....
.....526 California
Hibernia Savings and Loan Society
.....McAllister and Jones
Italian-American Bank.....
.....518 Montgomery
London and San Francisco Bank,
Ltd.....424 California
London, Paris and American Bank,
Ltd.....Sutter and Sansome
Mercantile Trust Company of San
Francisco .....236 Bush
Murphy, S. G....First National Bank
Mutual Savings Bank of San Fran-
cisco.....33 Post
Nevada National Bank of San Fran-
cisco.....301 Montgomery
Rollins, E. H. & Sons.....335 Pine
Savings and Loan Society.....
.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....
.....222 Montgomery
Swiss-American Bank 524 Montgomery
Wells, Fargo & Co.'s Bank.....
.....Sansome and Market
Western National Bank of San
Francisco.....805 Market

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Finck Co.....818 Market

BARREL MANUFACTURERS.

California Barrel Co. .....327 Market

BEER BOTTLERS.

Enterprise Bottling Co..2745 Sixteenth
Fredericksburg Bottling Co..1510 Ellis

BELTING—LEATHER.

Cook, H. N., Belting Co....126 Fremont
Heins, Alex., Belting Co....93 Fremont

BICYCLES.

Christoffer, C. M. . 528 Stanyan
Leavitt & Bill..... 309 Larkin
Lee, W. E..... 504 Stanyan
Mohrig, Edwin..... .1522 Market
Varney, T. H. H. ..... 1331 Market

BILL POSTERS.

Owens, Varney & Green Market & 10th

BOILER WORKS.

Eureka Boiler Works ..... 113 Mission
Keystone Boiler Works .....
..... Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOK BINDERS.

Hicks-Judd Co..... 23 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY.

Cary, L. H.....16 Grant Ave
Cunningham, Curtiss & Welch....
.....319 Sansome
Elder & Shepard.....238 Post
Hanak & Hargens....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....204 Pine
Robertson, A. M.....126 Post
S. F. News Co.....242 Geary
Whitaker & Ray Co., The..723 Market

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co..129 Sansome
Eisenberg, Henry.....410 Kearny
Heim, F. L.....234 Stockton
Kast & Co.....738 Market
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Nolan Bros. Shoe Co.....312 Market
Philadelphia Shoe Co.....10 Third
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe
Co.....42 Second
Williams-Marvin Co.....569 Market
Young, George M.....117 Bush

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co....
.....18th and Florida
Wunder Brewing Co.....
.....Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Abramson-Heunisch Glass Co .10 Main
Bauer-Schweitzer, H. & M. Co....
.....632 Sacramento

BRICK MANUFACTURERS.

Patent Brick Co... Safe Deposit Bldg

BRIDGE BUILDERS.

S. F. Bridge Co..... 220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....435 Battery
Harper, F. F. G. & Co..409 Washington
Heise, Chas Ed. & Co.....510 Battery
Mattoon & Danglada.....508 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E..... 122 Davis
DuVal, W. M. & Co .... .221 Front
Maillard & Schmeidell... 307 Sansome
Page Bros.....302 California
Wanlorek, M.. ..... 412 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. H..... 123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington. .. 221 Sansome
Barth, J. & Co.....480 California
Girvin & Eyre..... 426 California
Goldman, Max ..... 312 Pine
Hecht Bros. & Co .....312 Pine
Hellman, A. C. . 317 Haywards Bldg
Hirshfeld, C. .....79 Nevada Block
Perry, John, Jr .... 411 Montgomery
Politzer & Co ..... Chronicle Bldg
Politz, Edward & Co....403 California
Rehfish & Hochstadter 413 California
Topiltz, Joseph B..... 330 Pine

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODEN-WARE.

Van Laak, The Mfg Co.....3178 17th

BUILDING AND LOAN ASSOCIATIONS

Continental Building and Loan As-
sociation.....301 California
Pacific States S. L. & B. Co....410 Pine

BUILDING MATERIALS.

Waterhouse and Price.....
.....29 New Montgomery

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co....2d and Stevenson

BUTCHERS.

Baccus, R. T.....
.....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Heilbron & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Stone & Ecklon Co, The.....236 Sixth
Taaffe, Wm. & Co....1537 15th Ave. So.

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co .770 Mission

CANNED GOODS.

W. G. M. Canning Co.....149 Fremont

CAPITALISTS.

Bancroft, Paul..... History Bldg
Bishop, Chas. R..... .530 California
Center, John .....
..... N. E. cor. 16th and Shotwell
Dean, Walter E..... 81 Nevada Block
Denman, James ..... 2318 Steiner
Ehrenpfort, Wm..... 801 Fillmore
Fontana Mark J..California and Front
Hayward, Alvinza..... ..532 Market
Hopkins, E. W ..... 324 Pine
Hopkins, Timothy..... .Mills Bldg
Levy, H. M ..... 41 Nevada Block
McDonald, Jasper..... ..Mills Bldg
Moore, A. A. Jr. ..... .Hayward Bldg
Phelan, Jas. D..... ...Phelan Bldg
Ponlatowski, A ..... Crocker Bldg
Pope, George A ..... Hayward Bldg
Schmidt, John A ..... .425 Ellis
Smith, F. M ..... 101 Sansome
Spreckels, Claus ..... 327 Market
Spring Valley Water Works
..... Geary and Stockton
Thompson, R. R ..... 503 California

CARPENTERS AND BUILDERS.

Murray, S. C ..... 602 Howard
Robinson & Gillespie ..... 107 Sutter

CARPETS.

Gullixson Bros ..... 241 Market
Hulse, Bradford & Co ..... 760 Mission
Schlueter & Vollberg ..... 217 Sutter
Walter, D. N. & E. & Co ..... 529 Market

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works
..... 1 Valencia
California Carpet Cleaning Works
..... 2 Guerrero
Hampton & Reilly ..... 246 Clara
Spaulding, J. A. & Co ..... 53 Tehama

CARRIAGE COMPANIES.

United Carriage Co ..... Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Glenn, A. G. & J. Q.....1321 Market
Grave, B. & Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons.....
.....Golden Gave Ave. and Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....
.....Market and Tenth
Wertsch, Wm....100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co..523 Market
Freeman, I.....1327 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co.....
.....Rialto Building

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet Cemetery.....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....
.....661 Mission

CHARCOAL.

Ohlandt, N. & Co....Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.....
.....San Bruno Road and 27th
Western Chemical Co..Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis.....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....101 Powell
Bamberger, J & Co.....406 Sacramento
Blaskower, M. & Co....223 Mongomery
Brandt, Jacob.....415 Battery
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....314 Sacramento
Lane & Connelly.....204 Market
Langstadter, I. S.....401 Geary
Lewis, Wm. & Co.....24 California
Michaltschke Bros.....410 Market
Michaltschke, Chas....101 Grant Ave.
Nichols, R.....1191 Market
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Boltman Co., The.....679 Front

CIRCULAR DISTRIBUTERS.

Well, W. M.....106 Pine

CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

CLOAK AND SUIT HOUSE.

Callleau, Armand.....114 Kearny
Columbia Cloak and Suit House..
.....1022 Market
Davidson, D. M. & Co.....52 First
Golden Gate Cloak and Suit House.
.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner....23 Montgomery
Brown Bros. & Co.....121 Sansome
Carroll & Tilton.....811 Market
Frank Bros.....525 Kearny
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co..11 Battery
Jewell, G.....530 Kearny
Kellus, Chas & Co.....132 Kearny
Mandel & Wiener.....125 Sansome
Nenatadter Bros.....133 Sansome
Pauson & Co.....200 Kearny
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny and Post
Schwartz, A.....62 Third
Straus, Louis.....11 Sanaome
Summerfield & Roman....5th & Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....521 Second
Cantley, James.....960 Howard
Cornwall, P. B.....204 Front
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ell's
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's Sons, John....202 Sansome
San Francisco and San Joaquin Coal Co.....515 Safe Deposit Bldg
Stafford ,W. G. & Co.....214 East
Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co....117 Washington
American Produce Co.....
.....Drumm and Washington
American Mercantile Co...420 Battery
Armsby, J. K. & Co.....138 Market
Biagi, D. & Co.....520 Sansome
Caffrey, John.....21 Sutter
Christy & Wise Com. Co....213 Market
Cutter & Mosely.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co..315 Washington
Dempster & Son.....320 Sansome
Dennison, Fleweger & Co.....
.....117 Sacramento
De Pue, Edgar J.....324 Pine
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Freitas, M. T. & Co.....325 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri.....309 Washington
Greenway, E. M., Vallejo St. Warehouse
Griffin & Skelley Co.....132 Market
Grinbaum, M. S. & Co., Ltd..215 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hansen, John R. & Co.....310 Davis
Hilmer & Bredhoff.....36 California
Holme & Hurt.....421 Market
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivancovich, J. & Co....209 Washington
Kittle & Co.....202 California
Landsberger & Son.....123 California
Leist, C. J. & Co...Sacramento and Davis
Lercari, C. J. & Co.....524 Sansome
Lichtenberg, William.....215 Sansome
Lichtenberg, R.....303 California
Loaiza, W. & Co.....218 Sansome
Lowry, W. G. & Co.....40 California
Lyden & Co.....111 Front
Macpherson & Cochrane.....
.....215 Washington
McDonogh & Runyon.....416 Davis
McLeod, Daniel.....321 Bush
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall....310 Washington
Montealegre & Co...410 Hayward Bldg
Pettigrew, John M.....210 California
Phillips, M. & Co.....202 Market
Porter Bros. & Co.....
.....Washington and Drumm
Scatena, L. Co.....104 Washington
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific Milling Co.....
.....224 California
Sresovich, L. G. & Co....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Webster & Dunbar.....304 Davis
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold..110 Davis
Williams, The H. A. Co....308 Market
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Zentner, J. & Co..Front & Washington

CONFECTIONERS.

Blum, S.....Polk and Sutter
De Martini, L. Supply Co....112 Front
Gruenhagen & Co.....20 Kearny
Guillet, Chas.....905 Larkin
Haas, Geo. & Son.....310 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Roberts, Geo. F. & Co..Polk and Bush
Rothschild & Ehrenpfort....35 Main
Strohmeier, W. A. & Co..1006 Market
Seidl, J. & Co.....658 Mission
Townsend, W. S.....715 Market

COOPERS.

Herbert & Vogel.....
....N. E. cor. Broadway and Front

COOPERAGE STOCK.

Richards, J. W.....
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph.....39 Flood Bldg

COTTON GOODS.

California Cotton Mills Co.....
.....East Oakland, Cal

CRACKER MANUFACTURERS.

American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Company....
.....601 Folsom

CREDIT BUREAU.

Merchants' Credit Association of California.....123 California

CROCKERY AND GLASSWARE.

Angle-American C. & G. Co....108 Pine
Cowen-Heineberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O....Fourth and Mission

CUTLERY.

Heilwell, R.....108 Stockton

DAIRY MACHINERY.

De Laval Dairy Supply Co..217 Drumm

DEPARTMENT STORES.

Emporium, The.....Market

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market
Wilson & Bro.....20 Drumm

DRAYMEN AND STORAGE.

Bekins Van and Storage Co.....
.....11 Montgomery
Bocarde, J. B., Drayage Co..22 Drumm
Emmons, G. W.....212 California
Farnsworth & Rugglea.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse Co., The.....110 Battery
Overland Freight and Transfer Co.
.....203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co..Bryant and Second
Western Transfer and Storage Co..
.....323 Front

DRIED FRUITS.

Phoenix Raisin Seeding and Packing Co.....3 California
Rosenberg Bros. & Co....211 California

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave.
Boericke & Runyon.....231 Sutter
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Clough, Frank.....400 Ellis
Esters von Krakau, W..25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Flatow, P.....600 Geary
Fletcher, David M.....
....S. W. cor. Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Gleason Bros.....Clay and Kearny
Grant Drug Co.....38 Third
Lainer, Rd. Drug Co....699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....3402 Mission
Searby's Pharmacy.....400 Sutter
Schmidt, Val. S. W. cor. Polk & Jackson
Smith, E. J.....Cor. Fifth and Folsom
St. Nicholas Pharmacy..Market & Hayes
Wakelee & Co....Bush & Montgomery
Weck Co., F. A...127 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Suter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
City of Paris Dry Goods Co., The..
.....Geary and Stockton
Curtin, C.....911 Market
Davis, R. D. & Co..Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg..31 Grant Ave.
Hale Bros.....979 Market
Kennedy, R. T. Co.....1106 Market
Lippman Bros.....495 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Moran, J. M. & Co.....1009 Market
Murphy, Grant & Co..Sansome & Bush
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Sachs Bros & Co.....Sansome & Bush
Samuels Lace House Co., The D...
.....235 Sutter
Schmidt, Ben. J. & Co....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Silverman, J.....222 Third
Steen, M. A.....1274 Geary
Strauss & Frohman.....107 Post
Strauss, Levi & Co.....16 Battery
Weill, Raphael & Co..Kearny & Post
Weinstock, Lubin & Co.....
.....Geary and Grant ave

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Berlitz School of Languages.121 Geary
Heald's Business College.....24 Post
S. F. Business College....1235 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner..Fremont & Howard
Electrical Engineering Co.509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Electric Corp 527 Mission
California Electrical Wks..547 Mission
Electric Railway and Manufacturers' Supply Co.....68 First
General Elec. Co..Claus Spreckels Bldg
Hetty Bros.....126 Eddy
Klein Electrical Works, The J. M.
.....421 Montgomery
Summerhayes, W. R.....627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construction Co.....31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric and Manufacturing Co.....425 Market

ELECTRO-PLATERS.

Central Plating Works.....22 Jessie
Denniston's San Francisco Plating Works.....743 Mission
Golden West Plating Works..103 Beale
Merle, A. Co.....515 Mission

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co....122 Main
Cahill & Hall Elevator Co....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....209 Second

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D.....34 East

ESSENTIAL OILS.

Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P.....6 California
Maldonado & Co., Inc....419 California
Wellman, Peck & Co.....201 Market

FANCY GOODS AND NOTIONS.

Moise & Davis.....137 Stockton

FIRE PROOFING.

Western Expanded Metal and Fire Proofing Co.....Rialto Building

FIREWORKS.

California Fireworks Co....219 Front

FISH DEALERS.

Drysellus & Co..93 California Market

FLORISTS.

Jacquemet, J. & Co.....506 Eureka
Shanahan Florist Co.....107 Powell
Shibeley, Frank P.....311 Sutter
Sievers & Boland.....25 Post
Vayr & Goldstone.....105 Sixth

FORWARDING AGENTS.

Earl, D. W. & Co,....129 Crocker Bldg

FLOUR MILLS.

Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co....112 California

FRUITS AND VEGETABLES.

Omey & Goetting....California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A.....340 Post
Bateman, William.....835 Folsom
Breuner Co, John.....957 Market
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H...648 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co..750 Mission
Kragen Furniture Co.....1015 Market
McCann, Belcher & Allen....500 Sutter
Milwaukee Furniture Co..932 Howard
Pattosien Co.....15th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B....128 Ellis
Sterling Furniture Co....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....
.....324 Parrott Bldg
Yawman & Erbe Mfg Co.....
....Mission and New Montgomery

FURNITURE MANUFACTURERS.

Johnson, Harry Co.....762 Mission

FURS.

Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave.
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co..
.....5 Front
Ensign, Bickford & Co..220 California

GAS FIXTURES.

California Gas Fixture Co....330 Post
Day Co, Thos.....725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co....310 Market
Union Gas Engine Co.....244 First

GAS GENERATORS.

Pacific Acetylene Gas Co.....
.....115 New Montgomery

GAS METERS AND STOVES.

Pacific Meter Co.....17 Fremont

GAS LIGHT COMPANIES.

Equitable Gas Light Co..516 California

GAS REGULATORS.

Gas Consumers' Association..516 Sutter

GENERAL MERCHANDISE.

Heilbroner, L.....446 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.

United States Glass Co.....18 Sutter

GLOVES.

Moss, Geo. A.....101 Post
Smith, W. M.....200 Post
Steinberger & Kalisher....230 Sutter

GLUE MANUFACTURERS.

California Glue Works .123 California

GRANITE AND MARBLE DEALERS.

Buck, F. J.....791 San Jose Ave.

GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co....125 Geary

GROCERS.
Bibo, Newman & Ikenberg..1447 Polk
Claussen, C. ....23d and Capp
Cluff Co., William....18 Front
Ehrman, M. & Co....104 Front
Foge, J. M. ....5th and Mission
Goldberg, Bowen & Co....432 Pine
Granucci Bros....621 Front
Haas Bros....100 California
Hartter, Hayes & Co....216 Front
Hollmann, Henry....2805 Mission
Irvine Bros....1302 Polk
Lennon, John A....316 Clay
Levi, H. & Co....36 Market
Meyer, A. & Co....16 Sacramento
Parks Bros. & Co....418 McAllister
Rathjen Bros....39 Stockton
Ring Bros....19th and Castro
Rothschild, John & Co..115 Sacramento
Smith's Cash Store....27 Market
Sussman, Wormser & Co.... ....S.E. cor. Market and Main
Tillman & Bendell....327 Battery
West, Elliott & Gordon....31 Sixth

GUNS AND AMMUNITION.
Bekeart, Phil B. Co....114 Second
Bremer, O. A....820 Kearny
Clabrough, Golcher & Co...538 Market
E. E. Drake....86 First
Shreve & Barber....739 Market
Winchester Repeating Arms Co.. ....127 First

HARDWARE.
Baker & Hamilton....2 Pine
Bennett Bros....35 Sixth
Brown, Chas. & Son....807 Market
Brownlee, J. P....1612 Market
Dunham, Carrigan & Hayden Co.. ....19 Beale
Froelich, Christian....202 Market
Holbrook, Merrill & Stetson.235 Market
Ils, J. G. & Co....814 Kearny
Lloyd-Scovel Iron Works..159 Fremont
Marwedel, C. F....68 First
Montague, W. W. & Co....309 Market
Montanya, J. De La Co ...606 Battery
Mossford, Moses....3885 24th
Pacific Hardware and Steel Co.... ....Mission and Fremont
Palace Hardware Co....603 Market
Philpott & Armstrong....823 Market
Rosekrans, H. & Co....511 Sixth
Smith, Peter A....614 Fourth
Tay, Geo. H. Co....49 First
Taylor & Spotswood Co..135 Fremont

HARNESS AND SADDLERY.
Johnson, J. C. & Co....122 First
Liebold Harness Co....211 Larkin

HATTERS.
Collins & Co....1018 Market
Colman Co....130 Kearny
Fisher & Co....9 Montgomery
Kline, Louis & Co....106 Bush
Lundstrom, K. A....605 Kearny
Meussdorffer K. & Son....8 Kearny
Triest & Co....116 Sansome
Union Hat Co....578 Mission

HAY AND GRAIN DEALERS.
Anspacher Bros....214 Pine
Chase, W. W. Co....1938 Market
Ellis, H. C. & Co....105 Stewart
Goss, Chas. E....2100 Mission
Meyer, Albert....2303 Geary
Morrow, Geo. & Co. ....303 California
Scott & Magner....615 Sixth
Somers & Co....564 Sixth
Vermeil, J. L....3142 Mission

HEATING & VENTILATING.
Barnett-Park Co. The....214 Pine
Grannis, J. G. & Co....565 Mission
Royal Heating Co., Inc., S. E. cor. ....New Montgomery & Mission

HORSE SHOEING.
Oden, Martin....126 Geary

HOTELS.
California Hotel... Bush near Kearny
Elsmere, Hotel....418 Sutter
Gallagher, John P....Langham Hotel
Holm & Saxtorph, Baldwin House. ....30 Ellis
Hotel Bella Vista....1001 Pine
Kingsbury, George W....Lick House
Kirkpatrick John C....Palace Hotel
Occidental Hotel....Montgomery
St. Nicholas....Market and Hayes
Turpin, F. L., The Royal....126 Ellis

HOUSEHOLD UTENSILS.
Wheeler & Co.... 22 Second

ICE DEALERS.
Consumers' Ice Company.. 420 Eighth
Merchants' Ice and Cold Storage Co....Lombard and Sansome
Union Ice Co....735 Fourth

INSURANCE.
Ahpel & Brueckman 209 Sansome
Alliance Assurance Co 416 California
Belden & Palache 313 California
Bertlan, Cesar 423 California
Butler & Hewitt 413 California
Comm'l Union Assurance Co.... 416 California
Craig, Hugh 210 Sansome
Davis, J. B. F. & Son 215 Sansome
Dornin, Geo. D. Hayward Bldg
Fidelity & Casualty Co 318 California
Firemen's Fund Insurance Co.... 401 California
German Ins Co. of Freeport 337 Pine
Grant, Geo. F. 218 Sansome
Gutte & Frank 703 California
Herold, Rudolph Jr. 415 California
Ins. Co of North America 413 California
Landers, William J. 205 Sansome
Liverpool & London & Globe Ins. Co., The....422 California
Manheim, Dibbern & Co...217 Sansome
Milwaukee Mechanics' Ins. Co.... ....410 California
Nathan & Kingston...501 Montgomery
New York Life Ins. Co....Mills Bldg
New Zealand Ins. Co....312 California
Norwich Union Fire Ins. Society.... ....314 California
Pacific Mutual Life Ins. Co. of ....Cal., Montgomery & Sacramento
Pacific Surety Co....Safe Deposit Bldg
Parker, Chas M. T....Rialto Building
Potter Edward E....412 Pine
Preferred Accident Insurance Co.. ....Mills Bldg
Shields, A. M....Crocker Bldg
Stovel, C. J....413 California
Transatlantic Fire Ins. Co.213 Sansome
Turner, Geo. W...315 Safe Deposit Bldg
Voss, Conrad & Co....204 Sansome
Watson, Taylor & Sperry....322 Pine
Watt, Rolla V....Pine & Sansome
Wilson, Horace....201 Sansome

IRON WORKS.
California Iron Yard....640 Second
Morton & Hedley....216 ..arrison
Vulcan Iron Works....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co....214 Post
Nippon & Company....507 Dupont
Solomon, C., Jr....422 Battery

JAPANESE AND CHINESE SILKS.
Hart, B....13 Sansome
Mendelson Bros....7 Battery

JEWELERS.
Baldwin Jewelry Co....844 Market
Brittain & Co....120 Geary
California Jewelry Co....134 Sutter
Carrau & Green....220 Sutter
Eisenberg, A. & Co....126 Kearny
Elgin National Watch Co..206 Kearny
Fershtand, Theodore....126 Kearny
Glindeman, W....5 Third
Greenzweig, George & Co..206 Kearny
Hall, A. I. & Son....643 Market
Huguenin, Adolph....824 Market
Judis, Alphonse Co.Mutual Sav Bk Bldg
Nordman Bros....134 Sutter
Phelps & Adams....120 Sutter
Radke & Co....118 Sutter
Rothschild & Hadenfeldt....207 Sutter
Schussler, M. & Co....713 Market
Schwartze, K. G....502 Battery
Schweitzer, Joseph....707 Market
Shreve & Co....Crocker Bldg
Sorenson, James A. Co....103 Sixth
Vanderslice, W. K. & Co....136 Sutter

JEWELERS' SUPPLIES.
Armer & Weinshenk....220 Sutter
Muhs & Lochbaum Co....208 Sutter

KNITTED GOODS.
Gantner & Mattern Co....20 Post
Pfister, J. J. Knitting Co....60 Geary

LADIES' FURNISHING GOODS.
Davis, Schonwasser & Co....134 Post
Magnin & Co....920 Market
Marks Bros....1210 Market
Rosenthal, S. & Co....937 Market

LADIES' TAILORS.
Flamm, G....1435 Polk
Gadner, A....2012 Fillmore
Lowenthal & Co....914 Market
Rothschild, M....626 Sutter

LAMPS.
Boesch Lamp Co....585 Mission
Bauer Lamp & Reflector Co.529 Mission

LAUNDRIES.
La Grande Laundry....23 Powell
S. F. Laundry Association....131 Ellis
U. S. Laundry Association.... ....3111 Sixteenth
White Star Laundry....330 Market

LAUNDRY FIXTURES AND SUPPLIES
Bradley, Richard....2390 Market

LAUNDRY MACHINERY.
Troy Laundry Machinery Co.... ....583 Mission

LAW BOOK PUBLISHERS.
Bancroft-Whitney Co....612 California

LEAF TOBACCO DEALERS.
Kohlberg & Co....526 Washington

LEATHER AND LEATHER GOODS DEALERS.
Hassenger & Co....401 Front
Brown & Adams....109 Battery
Frank, S. H. & Co....408 Battery
Harpham & Jansen....524 Washington
Klopper & Dulfer....209 Mason
Kullman, Salz & Co....682 Mission
Wagner Leather Co....306 Clay

LIME AND CEMENT.
Cowell, Henry & Co 211 Drumm
Holmes Lime Co.... 24 Sacramento

LITHOGRAPHERS.
Bosqui Printing & Engraving Co.. ....523 Clay
Britton & Rey 525 Commercial
Galloway Lithographing Co.. ....410 Sansome
Mutual Label & Litho Co. 24& Bryant
Roesch Louis Co.... 325 Sansome
Union Litograph Co.... 325 Sansome

LIVERY STABLES.
Clemens, C. J....409 Taylor
Kelly, Thos & Sons 1629 Pine
Nolan, John & Sons 1611 California

LUMBER DEALERS.
Albion Lumber Co..33-34 Crocker Bldg
Blyth & Trott....Spear and Mission
Caspar Lumber Co...210 Hayward Bldg
Dodge, E. J. Co....6 California
Doe, Chas. F. & Co....133 Spear
Dolbeer & Carson....10 California
Gray's Harbor Commercial Co.... ....237 California
Gualala Mill Co....5 Market
Hammond Lumber Co..Hayward Bldg
Hihn, F. A. Co....Santa Cruz
Hooper, C. A. & Co....204 Front
Hooper, F. P. & J. A....4 California
Jones, Richard C. & Co....739 Bryant
Meyer, Adolph....1510 Devlsadero
Pacific Lumber Co..Wells-Fargo Bldg.
Pope & Talbot....314 California
Renton, Holmes & Co....Mills Building
Scott & Van Arsdale L. Co.... ....Fifth and Brannan
S. F. Lumber Co....Third & Berry
Sierra Lumber Co....320 Sansome
Simpson Lumber Co....14 Spear
Truckee L. Co. of S. F....6 California
Union Lumber Co....Sixth & Channel
Wigmore, John & Sons Co....29 Spear

MACARONI MANUFACTURERS.
California Italian Paste Co.... ....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.
Bay City Engineering & Supply.. Co....322 Howard
California Tool Works....143 Beale
Cyclops Iron Works....223 Main
Evans, C. H. & Co....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert....108 Main
Harron, Rickard & McCone.21 Fremont
Henshaw, Bulkley & Co.... ....Fremont and Mission
Martin Pipe & Foundry Co.... ....33 New Montgomery
Meese & Gottfried Co....167 Fremoont
Moore, Chas C. & Co..First and Mission
Pacific Tool and Supply Co.467 Mission
Pennington, Gen. W. Sons, Inc.... ....313 Folsom
Ralston Iron Works....222Howard
Tatum & Bowen....34 Fremont
The Compressed Air Machinery Co. ....26 First
Union Iron Works....222Market

MANUFACTURERS' AGENTS.
Eberhard Co., The Geo. F....12 Drumm
French & Linforth....308 Market
Hughson & Merton....105 Front
Robinson, Geo. H....226 Bush
Young, Carlos G....23 Davis

MATTRESSES AND UPHOLSTERY.
Schrack, W. A....21 New Montgomery
Crescent Feather Co...510 Washington

MEN'S FURNISHING GOODS.
Atkins, R. C. & Sons..123 Montgomery
Baumel, Fred J....1608 Market
Bullock & Jones Co...105 Montgomery
McNamara & Moran....7 Battery
Cluett, Peabody & Co....582 Mission
Greenebaum, Weil & Michels.... ....17 Sansome
Hansen & Elrick....Market & Third
Keller, M. J. Co....1028 Market
Meyerstein Co....6 Battery
Morgan Bros....229 Montgomery
Rogerson, J. C....636 Valencia
Schoenfeld, Adolph....1334 Market
The Toggery....628 Market

MERCHANT TAILORS.
Francis & Co....327 Montgomery
Growall, W. L. Co..Mut. Sav. Bk. Bldg.
Kramer, Geo. E....482 California
Lemos, Leon....1117 Market
Lyons, Charles....721 Market
Poheim, J. T....1110 Market
Reid, John & Son....907 Market
Smith, J....906 Market

METAL WORKS.
American Can Co....214 Mission
Finn, John Metal Works...313 Howard
Pacific Metal Works....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.
Pacific Micro Materials Co.... ....615 Market

MILK AND CREAM.
Berkeley Farm—N. J. Nelson.... ....1228 Folsom
Cal. Milk Producers' Assn ...428 Turk
Jersey Farm Co.... ... 851 Howard
Loewe, Wm. G....624 Russin
S. F. Cream Depot....1929 Mission
Standard Milk Co....3201 Sixteenth

MILLINERY.
Hinz & Landt 543 Market
Holm & Nathan 512 Market
Muller & Baas Co.New Montg & Mission
Spencer & Mitau....1026 Market
Toplitz, R. L. & Co 543 Market
Zobel, Lud. Co.... 919 Market

MILLWRIGHTS.
Dibert Mfg Co. 225 Mission

MINERAL WATERS.
Consumer's Seltzer Water Co 1331 Folsom
Eggers Chas & Co 118 Eureka
Mt Shasta Mineral Spring Co Sixth and Brannan

MINING COMPANIES.
Alaska Trendwell Gold Mining Co. ....Mills Bldg
Bourn, W. B. 401 California
Gage, W. S. 330 Market
Pew, John W. ....310 Pine
Quarre Geo. Cal Safe Deposit Bldg

MUSICAL INSTRUMENT DEALERS.
Allen, Wiley B. Co....931 Market
Curtaz, Benj. & Son....20 O'Farre
Kohler & Chase....28 O'Farre
Mauvais, The Zeno Music Co.769 Market
Mauzy, Byron....308 Po
Paige Piano Co....Post & Stockto
Sherman, Clay & Co....139 Kearr

MUSLIN AND FLANNELETTE UNDERGARMENTS.
Reynolds, The Geo. W. Co..597 Missio

MUSTARD MANUFACTURERS.
Burr, C. C. & Co....2111 Stockt

NECKWEAR MANUFACTURERS.
Heineman, H. M....109 Sansom

OILS.
Standard Oil Co....Rialto Buildin
Weed, F. F., Sec'y Lion Oil Co.... ....927 Marke

OPTICIANS.
Berteling Optical Co....16 Kearn
California Optical Co....205 Kearn
Chinn-Beretta Optical Co...991 Marke
Haskell & Jones Co....243 Grant av
Hirsch & Kaiser....7 Kearn
Kahn, H. & Co....642 Marke

OYSTER DEALERS.
Darbee & Immel..30 Union Sq. Marke
Morgan Oyster Co., The....614 Thir

PACKERS OF CANNED SALMON.
Alaska Packers' Association.308 Marke

PAINTS AND OILS.
Baas-Hueter Paint Co ....816 Missio
Cal. Paint Co....236 Fir
Clinch, C. G. & Co....7 Fron
Fuller, W. P. & Co....Pine and Fron
Magner Bros....215 Californi
Nason, R. N & Co....115 Fron
Whittier- Coburn Co....20 Fremon

PAINTERS AND PAPER HANGERS.
Beck, W. T. & Sons....729 Devlsadero
Brace, N. ....3020 Sixteent
Bradley & Son....923 Missio
Davis, H. ....236 Powel
Fraser, John P. ....418 Pos
Stader, C. ....Glen Par
St. Denis, J. & Co....320 Sutte
Stein, M. ....759 Marke
Swan, J. S. ....717 Marke

PAPER BOXES.
Pacific Fold. P. B. Factory..14 Fremon

PAPER AND PAPER BAG MANUFACTURERS.
Crown Paper Co....707 Fron
Union Bag and Paper Co....406 Fron
Union Pulp and Paper Co..410 Sansom

PAPER AND PAPER BOXES.
Fleishhacker, A. & Co....520 Marke

PAPER PATTERNS.
Butterick Publishing Co., Ltd., The ....201 Pos

PATENT DOOR OPENERS AND CLOSERS.
Rischmuller, Geo....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS
Burgess, Frank P....941 Howard
California Fig Syrup Co....392 Churc
Law, Herbert E....2304 Van Ness av
National Pharmacy Co..214 Townsend

PHOTOGRAPHERS.
Taber Photo Co....121 Pos
Vaughan & Keith....110 Geary

PHOTO-ENGRAVERS.
Bolton & Strong....510 Montgomery
Sunset Photo & Engraving Co.... ....106 Union Square av
Union Photo Engraving Co.... ....144 Union Square av

PHOTOGRAPHIC SUPPLIES.
Andrews, T. P. ....109 Montgomery
Kirk, Geary & Co....112 Geary

PICKLE MANUFACTURERS.
Fisher Packing Co. 509 Commercial
Loeffler, John ....422 Fift
Pacific Vinegar and Pickle Works. ....122 Davi

PLANING MILLS.
Birth, L. H. 709 Bryant
Hansen, A. Berry near Sixth
Townley Bros 18th and Folsom

PLUMBERS.
Allen & Allen 1151 Missio
Bayreuther, G. W. & Co. 504 Post
Forsyth, W. C. 106 Golden Gate ave
Ickelheimer, S. & Bro. 20 Geary
Murray Bros. 623 Sacramento
Snook, Wm. & Son 554 Clay
Wilson, W. F. 328 Stockton

PORK PACKERS AND PROVISION DEALERS.
Armour Packing Co .211 Clay
Buttgenbach Joseph .36 Fourth
Cudahy Packing Co 12 California
Heineman & Stern 906 Larkin
Roth, Blum & Co 101 California
South S. F. Pack & Prov Co 117 Davis
Western Meat Co Sixth and Townsend
Wilfert Bros 1378 Market

POULTRY AND DAIRY PRODUCE.
Fadern, A 526 Montgomery
O'Brien & Spotorno Cal Market
Tilds, Richard Spreckels Market

POWDER WORKS.
The California Powder Works 330 Market

PRESS CLIPPINGS.
Allen's Press Clipping Bureau.... .....230 California

PRINTERS.
Bent & Meyerderks.....40 California
Commercial Publishing Co.463 Mission
Consumers' Agency.....518 Clay
Cubery & Co.....587 Mission
Dempster Bros..Glen Park ave & Bond
Freygang-Leary Co.....113 Davis
Janssen Printing & Binding Co.... .....23 Stevenson
Monahan, John & Co...412 Commercial
Murdock, C. A. & Co.....532 Clay
Partridge, John.....305 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden..508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The....656 Mission
Stuetzel & Co.....109 California

PRINTERS' INK.
Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.
Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.
Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co....54 Crocker Bldg.
De Vecchi, Dr. Paolo....Crocker Bldg.
Flood, James L.....7 Nevada Block
Felton, C. N.....331 Pine
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland.....2304 Van Ness ave.
Mackay, John W.....7 Nevada Block
Mayre, Geo. T., Jr....234 Montgomery
Parrott, John.....401 Parrott Bldg.
Payson, A. H.....641 Market
Pierson, Wm. M.....Rialto Bldg.
Pillsbury, E. S.....105 Crocker Bldg
Rosenthal, Dr. C. H.....635 Baker
Shields Estate Co.....324 Bush
Tevis, Wm. S.....Mills Bldg.
Wilson, A. W.....2430 Broadway

PUMPING MACHINERY.
Dow, Geo. E., Pumping Engine Co. .....149 First
Jackson, Byron Machine Works... .....411 Market

RAILROAD TIES AND TAN BARK.
Bender Bros.....5 Market

REAL ESTATE DEALERS.
Ashton & Gardiner....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....10 Montgomery
Baldwin, O. D. & Son...22 Montgomery
Berry & Bangs.....120 Sutter
Breese, G. L. & Co.....Hayward Bldg.
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co..211 Montgomery
Bush, David & Son..Safe Deposit Bldg
Cranston, R. D. & Sons.114 Montgomery
Crim, W. H. & Co....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Giselman, William, Trustee..... .....120 Phelan Bldg.
Hendricksen, William & Co..... .....614 Claus Spreckels Bldg.
Heyman, Jacob & Son.....117 Sutter
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Investors' Agency, The..... .....Mutual Bank Building
Madison & Burke.....30 Montgomery
Magee, Thos & Sons.....5 Montgomery
McElroy, R. D.....4 Phelan Bldg.
Oliver, P. B.....114 Montgomery
Patterson, Geo. W. H..... .....11 City Hall Square
Quinn, John E.....14 Post
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan...304 Montgomery
Shainwald, Buckbee & Co..... .....210 Montgomery
Strassburger, I. & Co....484 California
Umbsen, G. H. & Co....14 Montgomery
Von Rhein Real Estate Co., Inc.. .....513 California

RECREATION GROUNDS.
Herman ,R.....Harbor View Park

REFINERS.
Selby Smelting and Lead Works.. .....416 Montgomery

RESTAURANTS.
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Blanco, A. B..N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland...329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Page & Falch.....Turk and Mason
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson..... .....Market and Park Ave
Young, H. H.....228 Kearny
Zinkand, Chas. A.....927 Market

RIGGERS.
Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS
Pacific Refining and Roofing Co.. .....118 New Montgomery

RUBBER GOODS.
Boston Woven Hose and Rubber Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
G. P. and Rubber Mfg. Co., The.. .....30 Fremont
Morgan & Wright.....305 Larkin
N. Y. Belting and Packing Co..... .....509 Market
West Coast Rubber Co.....587 Mission
Winsluw, C. R. & Co.....44 Second

SAFES.
Hall's Safe & Lock Works..605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co...216 California

SAW WORKS.
California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.
Craig Bros.....120 Sutter

SCREEN WORKS.
Quick, John W.....221 First

SEEDS AND GRAIN.
Bowen, E. J.....815 Sansome
Hillens, F.....200 Davis

SEEDS AND PRODUCE.
Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co....Rialto Bldg
Steiger Terra Cotta and Pottery Works.....Mills Bldg

SEWING MACHINES.
Evans, J. W.....1021 Market
Jackson, Wm. E.....512 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co.....334 Post

SHEET IRON AND PIPES.
Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.
Boole, W. A. & Son, Inc...20 California
Hay & Wright.....36 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.
Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Andersen & Co.....24 East

SHIPPING AND COMMISSION.
Alexander & Baldwin, Ltd..308 Market
Balfour, Guthrie & Co...316 California
Chapman, W. B.....123 California
Eddy, Falk & American Trading Co.....123 California
Gale, J. W.....310 Washington
Grace, W. R. & Co..... ..N. E. cor. California andBattery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co..... .....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....415 Safe Deposit Bldg
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co...310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co....124 California
Pinet, J. & Co.....3 California
Plummer, Geo. E. & Co.....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Ulrichs, J. F.....122 Clay
Williams, Dimond & Co.....202 Market

SHIPSMITHS.
Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.
Berman, O.....48 Ellis
Ide, Geo. P. & Co.....516 Market
Ulman, Seeligsohn & Brown..17 Battery

SILK MANUFACTURERS.
Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SILVERWARE.
Glidden, W. B.....120 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.
Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.
Fischbeck & Glootz....214 Sacramento
Lille, Charles..... .....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.
Horstmann Co., John.....675 Bryant

SODA WATER MANUFACTURERS.
Recht, J. G. & Co.....572 Stockton
Belfast Ginger Ale Co.Union & Octavia

SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....141 First

STAMP DEALERS.
Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.
Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne.....55 First
Bonestell & Co.....401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton...415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave
International Nav. Co..30 Montgomery
Occidental and Oriental Steamship Co.....421 Market
Pacific Coast Steamship Co..10 Market
Pacific Mail Steamship Co..421 Market
Peterson, James P.....3 Steuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.
Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.
Simmen, John.....348 Phelan Bldg
Thoms, J. W..... .....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.
Folkers, J. H. A. & Bro.....Flood Bldg
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.
Lietz, A. Co.....422 Sacramento

SYRUPS.
Colonial Maple Sugar and Syrup Co.....3460 Twenty-fifth
Long Syrup Refining Co..... .....Eighth and Brannan
Pacific Coast Syrup Co...713 Sansome

TABLE CEREALS.
Empire Milling Co.....225 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Baumgarten, J. & Co.....578 Mission
Byrne, Jos. & Co.....1145 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter
Stein, Simon & Co..Second and Market

TAILOR TO TRADE.
Hilp, Henry.....569 Market

TANNERS.
Eagle Tannery..... .....25th and San Bruno Ave
Legallet-Heilwig Tanning Co..... .....401 Front
Norton Tanning Co.....312 Clay

TANNING EXTRACTS.
California Tanning Extract Co.... .....218 California

TEAS, COFFEES AND SPICES.
Argonaut Tea and Spice Co...21 Main
Brandenstein, M. J. & Co..118 Market
Burmester, Henry W.....1854 Market
Castle Bros.....463 Mission
Caswell, Geo. W. & Co..414 Sacramento
Folger, J. A. & Co.....104 California
Guittard Mfg. Co..... 119 Front
Hills Bros.....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co.....108 Market
Thierbach, Chas. F. & Co..306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.
Pacific States Telephone and Telegraph Co., The.....216 Bush
Weihe, E. F..... ....Supt. Am. Dist Telegraph Co.

TENTS AND AWNINGGS.
Ames & Harris, Inc...100 Sacramento
Neville & Co..... 31 California

THEATERS.
Belasco & Thall.....Alcazar Theater
Walter Orpheum Co.....118 O'Farrell

TIMBER PRESERVING.
S. F. Lumber Preserving Co..... .....223 Folsom

TIN PLATE MANUFACTURERS.
Williams, I. B.....Mills Bldg

TITLE INSURANCE.
California Title Insurance and Trust Co.....410 Montgomery

TOWEL COMPANIES.
Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TRANSFER COMPANIES.
S. F. Transfer Co.....118 Ellis
Morton Special Delivery Co..... .....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....20 Market
Wells, Fargo & Co., Exp..2d & Mission

TRUNKS.
Hirschfielder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James.....1 Ellis

TURKISH BATHS.
Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co..... .....110 Montgomery
Bannan's Typewriter Exchange.. .....307 Montgomery
Bornemann, Geo. C. & Co....117 Sutter
Remington Typewriter Co..... .....211 Montgomery
West Coast Typewriting Co..... .....401 Hayward Building
Yost Writing Machine Co..... .....327 Montgomery

UNDERTAKERS.
Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission
Maass, H. F. Co.....917 Mission
Truman, Chas. H. J. & Co..1909 Mission
United Undertakers' Association.. .....866 Mission
Valento, Marini & Co....1524 Stockton

UNDERTAKERS' SUPPLIES.
California Casket Co.....934 Mission

UNDERWEAR.
Deimel Linen Mesh System Co.... .....607 Hayward Bldg

UNIFORMS AND REGALIA.
Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.
West Coast Safety Faucet Co.... .....223 Mission

VARNISH MANUFACTURERS.
Berry Bros., Lmtd.....12 Front

VINEGAR MANUFACTURERS.
Consumers' Y. & V. Works.404 Battery

WAGON AND CARRIAGE MATERIALS
Holt Bros. Co.....30 Main

WALL PAPER AND MOLDINGS.
Quadt, John.....1614 Market
Tozer, L. & Son.....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.
Grangers' Business Association... .....309 California
Haslett Warehouse Co., The..... .....206 California
Lemman Bros....Townsend and Japan
Sansome Street Warehouse, Inc.. .....809 Sansome
S. F. Warehouse Co.....41 First

WELL BORERS.
Lowe, J. W.....1236 Kearny

WELSBACH MANTLES AND SUPPLIES
Welsbach Co.....359 Sutter

WINES AND LIQUORS.
Arnhold, B. & Co..... .....Townsend and Stanford
Berges &Domeniconi.....708 Sansome
Braunschweiger & Co.....5 Drumm
Buneman, H.....319 Front
California Wine Association.661 Third
Chaix & Bernard.....755 Brannan
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co.Beale & Mission
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The..... .....Market and Second
Hey, Grauerholz & Co..... 224 Front
Hildebrandt, Posner & Co....610 Front
Holtum Bros, Inc.....565 Market
Holtum, Ferdinand.....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony. .....518 Montgomery
Jones, Mundy & Co....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi..Second & Bryant
Livingston & Co.....205 Davis
Lubben, John..California and Sansome
Lyons, E. G. & Rass Co., The.... .....549 Mission
Mann, C. M. Co., Inc., successor to I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Melnecke, Chas. & Co..314 Sacramento
Metzger, Leo & Co.....118 Battery
Meyerfield, Mitchell & Co....115 Front
Moore-Hunt Co., The Jesse..200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co..115 Ellis
Neumann, W. & Co.....501 Market
Oakville Wine Co..Folsom and Army
Pike, B. D. & Co.....213 Battery
Rathjen Co., The..... 46 Ellis
Rosenblatt Co., The.....113 Pine
Samuel Bros. & Co.....521 Market
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender..... .....Brannan and Boardman
Schultz, Wm. A. & Sons....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann.328 Sansome
Sprunce-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Wenlger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....318 Clay

WIRE AND WIRE ROPE.
American Steel & Wire Co....10 Pine
Roebling's, John A. Sons Co..... .....25 Fremont

WOOD DEALERS.
Union Wood and Timber Co ....Third Street Wharf

WOOD MANTEL MANUFACTURERS.
Bush & Mallett Co.....328 Post

WOOD AND WILLOW WARE.
Kasper Bros. & Co.....206 Battery
Levenson & Co.....209 Front
Unna, Harry Co., The....141 Bluxome

WOOL.
Denigan, Thos., Son & Co..132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and Scouring Co.....652 Fifth

WOOLEN MANUFACTURERS.
Golden Gate Woolen Mfg. Co..... .....19th and Bryant

WRECKERS.
Whitelaw Wrecking Co....253 Spear

YEAST MANUFACTURERS.
Golden Gate Compressed Yeast Co. .....348 Sutter

MERCHANTS' ASSOCIATION REVIEW.

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, EDITOR

SAN FRANCISCO AND THE PRESIDENT.

All San Francisco should turn out to welcome Mr. Roosevelt to the city and help make his visit enjoyable. He has proved himself the President of the whole people, and his presence should be welcome to every citizen, without regard to class or party.

He will not find the hunting so good in San Francisco as it once was. This city is in the Far West, but these are not the days when Richard Henry Dana saw a herd of forty red deer standing near the site of the Palace Hotel. A great many changes have taken place since then, and Mr. Roosevelt is a little late for the shooting. But the inhabitants will try to make him understand that they consider themselves part of the United States, and no inconsiderable part of it, and that their city, in patriotism and public spirit and loyalty to the ideals of American democracy, is not a bit behind her sisters of the Atlantic seaboard. In point of population, it is pretty well abreast of some of the oldest of them, and its people look forward rather confidently to the day when, if national policy on Pacific and Asiatic questions is wisely guided, it will be second only to New York in size and importance.

One thing that Mr. Roosevelt may notice is the large number of Eastern people who are San Franciscans. Most of the population east of the Rocky Mountains lives there because it was born and raised there and knows no better, but a large part, perhaps the majority, of San Franciscans are such from choice. They are here because, of all cities in the Union, they like San Francisco best—find it the most interesting, fascinating and enjoyable place to live, with the finest climate, the most beautiful and commanding location and the bravest outlook of any large city in the land. San Francisco is the main office of California, and California is the greatest State; there is no doubt of that in the mind of any real Californian. Mr. Roosevelt will see the evidence of this on all sides, and being an observant man, with a retentive memory, will carry home with him an impression of the place that will make him wish to return.

And if, after the expiration of his term (or terms) of office, he will come back, and grow up with the country, he will find himself part of a great movement, and helping to make history. For San Francisco is on the march; it is pressing onward and upward, and that is the sort of thing with which the President likes to be identified. We cannot offer him a university, for both our great institutions of learning are supplied with presidents, but he might become Mayor—and that is a very great honor and a strenuous occupation.

SIGNS OF LIFE IN THE CIVIL SERVICE.

Since the first of the year the Civil Service Commission has begun to show gratifying signs of life. Examinations are being held more frequently, and certain modifications have been made in the rules, which seem to promise improvement.

For example, the dead wood on the eligible lists, consisting of eligibles who waive certification when a position offers, in order to wait for a better one, is to be pruned off by removing men from the rolls who reject more than one appointment. This should enable the Commission to tell with more certainty how many men are available, and where it stands in regard to its ability to fill positions. Whether the new rule compelling the appointing officer to take the man at the head of the list instead of being given his choice from two more names than he requires will work well in practice we are unable to say. There is always danger of making the administration of civil service reform too rigid and thus arousing a partly excusable enmity to it.

But any signs of life ought to be welcomed, and we should be glad to believe that the reform is now to be carried into all branches of the city civil service to which the charter makes it applicable. This is the announced intention of Chairman Mershon, and he will merit the confidence of the public if he will go ahead with it, "without fear or favor," until the reform is in complete working order. There has certainly been time enough. It is three years and a quarter since the adoption of the charter, and the public had a right to expect the law would be in full operation long ago.

The REVIEW would recommend to the Commissioners that they hold an examination for janitors immediately. There are about forty men employed under the Board of Public Works in this capacity, and there tenures are extremely insecure. As long as these places are filled by temporary appointment they are in danger of being made the prey of spoilsmen. If the law was ill-considered in throwing open such places to competitive examination, it is too late to change it now. The best examination possible for a position of that kind should be held at once, and the men who win the places put under the protection of the civil service law.

A bad practice in the past has been to hold examinations for promotion in the Police and Fire Departments, when the advanced positions were being satisfactorily filled by the temporary promotion of civil service men, and there were numerous positions in other departments for which no examination had been held. It is to be hoped that a different method will be taken by the present Commissioners. The most important reform ever attempted in San Francisco is in their keeping, and the public must look to them almost solely for the proper discharge of the trust.

CHICAGO'S CHARITIES IN A BAD FIX.

The administration of charity seems to need regulation in Chicago as badly as it did in San Francisco before the establishment of the Charities Endorsement Committee. According to Dr. John B. Murphy of that city, from 30 to 64 per cent. of the money contributed to charitable organizations is spent for salaries and expenses. One institution which receives $300,000 a year, pays $119,000 in salaries. Another, with a revenue of $116,000, has a payroll and expense account of $44,000. Others which receive respectively $77,000 and 65,000, pay out $17,000 and $20,000 for these purposes.

That no such high proportion of expenses to income is necessitated by local conditions is evident from the fact that the United Hebrew Charities of Chicago collected last year $156,000 and spent but $4241 for administration. From this circumstance it seems evident that a large proportion of the money given to some of the other organizations goes for the support of a lot of high-priced officials, somewhat analagous in their appetite for salaries to the jobholders in the Chicago City Hall, instead of being devoted to the relief of those poor persons who are not sharp enough to obtain such positions.

If that is the case, the Chicago merchants who maintain the charities of their city should do as the merchants of San Francisco have done—organize an Endorsement Committee to investigate the methods of every organization soliciting support, so that the merchant may know, merely by demanding the solicitors' endorsement card, whether he is being asked to contribute to the relief of the poor, or the clever.

In San Francisco, this is very readily ascertained. If the solicitor can show the endorsement card, his organization has been "experted" by the Endorsement Committee's agents, and is known to be properly conducted, with expenses fairly proportioned to income and results. If the card is not forthcoming, something is probably wrong, because endorsement is only refused to those unworthy of confidence. In that case, if the merchant wishes to throw his money to the birds, his opportunity is at hand. He can give to the unendorsed charity, with a pretty strong certainty that he is helping to support another fake.

State promotion needs your help. If you don't wish to help it, don't grumble because San Francisco "doesn't advertise like Los Angeles, or Seattle, or Portland." The California Promotion Committee has been doing better work for San Francisco than has ever been done before, but it cannot keep it up all alone.

THE BANKERS ARE COMING TO TOWN

The executive council of the American Bankers' Association has decided to hold the next convention at San Francisco not later than October 15 of this year.

ENDORSEMENT COMMITTEE A BAR TO IMPOSITIONS.

Co-operation by Business Men Will Soon Drive Charity Frauds Out of San Francisco.

During the past month the Charities Endorsement Committee has probably, by its mere existence, prevented the opening in San Francisco of one fake religious mission and one child-placing society that would not permit itself to be investigated. Members of the committee declare that if all business men will consistently refuse donations to solicitors without the endorsement card, the spurious charity business will soon become obsolete in San Francisco.

The Outdoor Art League's suggestions that East street be parked in front of the Ferry building, that the Donohue monument be surrounded with trees, and that the bare and barren corner of Market and Drumm streets be made a little spot of verdure instead of a mere stepping for a flagpole, are practical and sensible. They could be executed at little cost and would improve the aspect of Market street a hundred per cent.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 7. SAN FRANCISCO, CAL., JUNE, 1903. NO. 82.

MERCHANTS' ASSOCIATION HOLDS ITS FIRST SEMI-ANNUAL DINNER.

Over 350 Members Assemble at the Banquet Board and Discuss Their Organization's Work for the General Interest During the Past Year.

One of the most satisfactory and successful occasions in the history of the Merchants' Association was the first semi-annual dinner, held at the Palace Hotel on May 12. Over 350 members and guests thronged the great dining room, spent an hour or two in the enjoyment of the tasteful repast and the discussion of the Association's work, and listened with unwavering interest to the programme of addresses that followed. The plan of having the annual meeting take place at the banquet board was so widely commended that the semi-annual dinner will probably become customary with the association.

At the dinner was announced the result of the annual election of directors, which had taken place at the association's offices in the Mills Building the preceding day. The board for the coming year will comprise the following gentlemen: Messrs. F. P. Cole, of the Sterling Furniture Co.; A. M. Davis, of the Emporium; P. C. Rossi, of the Italian-Swiss Agricultural Colony; R. H. Swayne, of Swayne & Hoyt; F. J. Symmes, of the Thomas Day Co.; R. B. Hale, of Hale Bros.; F. J. Koster, of the California Barrel Co.; A. J. McNicoll, of the A. J. McNicoll Elevator Co.; A. H. Vail, of Sanborn, Vail & Co.; F. H. Wheelan, of the Southern Pacific Milling Co.; C. S. Benedict, of Benedict & Turner; J. A. Eveleth, of the Eveleth-Nash Co.; Moses Greenebaum, of Greenebaum, Weil & Michels; Byron Mauzy, of the Byron Mauzy Piano Co.; and W. M. Searby, of the Union Drug Co.

Subsequently, the board met and elected the following officers: President, Mr. Frank J. Symmes; First Vice-President, Mr. Andrew M. Davis; Second Vice-President, Mr. Fairfax H. Wheelan; Treasurer, Mr. C. S. Benedict; Secretary, Mr. L. M. King.

The programme for the evening consisted of the following addresses: Introductory Remarks, President Frank J. Symmes; "The Merchant in History," Fairfax H. Wheelan; "Commercial Credits," G. Brenner, President San Francisco Credit Men's Association; "The Problem of Donations and Subscriptions From the Merchant's Point of View," Andrew M. Davis. The annual report of the Board of Directors was printed with the menu, and was the subject of much interesting informal discussion until the tables were cleared, and Mr. Symmes, acting as toastmaster, brought the assemblage to order.

ORGANIZED GOOD CITIZENSHIP.

President Symmes Tells the Guests at the Annual Meeting What the Mechants' Association Stands For.

Mr. Symmes said in part:

Fellow Members and Guests of the Merchants' Association: It is an exceeding pleasure for me to greet you to-night, not only for the privilege of presiding in this high office, but to welcome you to this, the first semi-annual meeting of the association. This is an innovation. It is something new. It has been caused by the fact that at our regular annual meeting there has been an insufficiency of room to accommodate all who would come. The question has often been asked, why we did not have more than one dinner a year. It was deemed advisable, therefore, that at the close of the year, a semi-annual dinner should be called at the time of the annual report. That the opportunity is appreciated is evidenced by the goodly number present. Judging by the meager attendance at our regular meeting yesterday, it is evident that this is a more attractive manner in which to present the record of the year's work.

By missing the formal meeting, however, you are not to escape that document. Not that I am going to read it, but Mr. King, our Secretary, has smuggled it in as a part of the menu. It has been well said that if you wish to reach a man's pocket, it is best done through his stomach.

A LITTLE SELF-ENCOURAGEMENT.

It is not my purpose to review to any great extent the report which has been already officially presented, but I deem it advisable that some notice should be given to one or two of the more important features. It is not appropriate nor customary for the Merchants' Association to do much boasting, but still it is necessary to pat ourselves on the back now and then in order that we may go on doing as good work as we have in the past, and for that reason it is necessary to call your attention to a few of the good things we have accomplished.

Our membership has vibrated between 1250 and 1300 for the past three years. We are gratified to note the new members who come to us unsolicited, and we regret much to see any withdraw. We have lost a number from death and removal, and some who have a short-sighted eye for business say that it "does not pay them to belong." One of this latter kind resigned because he found that the profit he made on our business—we have a little trade in some lines to dispense—did not equal his annual dues. That man will probably acquire wealth, and when he does, doubtless he will then provide us with a liberal endowment.

DIFFICULTIES IN PUBLIC SERVICE.

In our own business if we see plainly what should be done, we give a single order and it is performed; but with the city government it is quite different; we declare again and again what should be done, and often at last are obliged to do it ourselves.

Such was the case with our Convenience Station and our Isle of Safety. Each of these has

been already much appreciated, and not only our own city government, but that of Chicago, has already promised to follow our good example. Oftentimes we feel that we are not accomplishing enough for the labors invested, but at the end of the year we are usually able to show up a very good record, notwithstanding that there is so much done that scarcely shows at all.

Altogether, there is much to indicate that we are doing good work. It is work which is necessary to be done in San Francisco, and there will no doubt be a need for the Merchants' Association for a hundred years to come.

Scarcely two weeks have elapsed since, standing almost in the exact spot where I stand tonight, the President of the United States, Theodore Roosevelt (great applause), the highest type of uprightness and integrity in public affairs, a man full of all of the good, common virtues, a plain, clear-cut, unvarnished American, proclaimed anew to San Francisco the principles of good citizenship. His words are quoted on the title page of our menu: "There is no royal road to good government. Good government comes to the people the bulk of whom show, in their relations to that government, the humdrum, ordinary, work-a-day virtues."

AIMS OF THE ORGANIZATION.

He declared we could not afford to "condone in public affairs any deviation from that rugged path of uprightness and honesty which we demand in private and in business life." A night or two after that he declared, in this same place, speaking upon politics, that "a lie was no more to be countenanced in politics than in private life." And in his wonderful address which he made over at the University, at the Commencement Exercises of that institution, he demanded in the name of the Nation, that those young men going out from that institution, and all men or boys who received a public education, should give to their country and their people a full and generous proportion of good citizenship in return.

What President Roosevelt preached is pretty nearly what the Merchants' Association practices. Good citizenship is in evidence in everything that this Association attempts, and when we have anything to do in public matters, we do it in the same spirit that characterizes our work in our own homes, and in our private affairs.

HIGH RANK OF THE ASSOCIATION.

We attend to our selfish private interests outside; when we come into the Merchants' Association it is the interest of the whole community which we have at heart. It appears to be highly thought of outside of our own city, and it is a source of great pride to its officers that the Merchants' Association of San Francisco ranks so high among other organizations of its kind in the United States.

What the Merchant has been in History, we are now going to have presented to us by our faithful, worthy and excellent director of the Merchants' Association, Mr. Fairfax H. Wheelan, the man whose hand and voice is always ready in behalf of any and every good cause.

THE MERCHANT IN HISTORY.

Fairfax H. Wheelan Shows How Much of Our Civilization is Due to Buyer and Seller.

At the conclusion of President Symmes's remarks, Mr. Wheelan arose, responded to the hearty greeting of the audience, and said:

The Merchant in History is a subject so vast that to do it justice would take volumes. It begins in the dimmest dawn of the story of man and extends to our very day. It antedates by centuries the time when money was used as a medium of exchange, and extends far beyond the day when a written alphabet was invented. The ruins of Nippur, lately uncovered in Mesopotamia, show that to be the oldest city of the world, as far as we know. The ruins indicate that four cities have been built one upon the other. The lowest of the four was in existence 5000 years B. C.; and yet from evidences there discovered we are assured that there were merchants in those days. Abraham, known as the father of the Jews, lived 2600 years B. C. The City of Nippur existed 2600 years before that patriarch. There were evidently a great many traders, gentlemen, before the days of Abraham. In this short sketch, I can but hope to go hurriedly over the ground.

HUMANITY'S DEBT TO THE MERCHANT.

The great debt that civilization owes to the merchant has never been fully admitted. The important part the merchant has played in the upbuilding of the world and the elevation of man has never received due recognition. The poet, the romancer, and the historian have given their pages to the splendors of courts and the glories of camps. And yet, from the very earliest times, trade and commerce have been doing more for the progress of civilization, more for social welfare, more for universal peace, and the brotherhood of man, than all the martial troops that ever reddened rivers with blood, laid cities in ruins, or devastated a country with fire and famine. To view the history of the world, and to take note only of the doings of courts, and the shock of battles, would be as if one looked out upon the ocean and saw only the breakers and foam along the frothed shore and took no note of the vast illimitable sea beyond.

Civilization has been of slow growth. The first page of primitive man was one of chronic warfare. The world was a shambles. Existence was a battle. Wandering tribes fought wild beasts for food and rival tribes for life. Nations became possible only when these tribes could be united. Civilization became possible only when a curb was placed upon warfare. Our recorded history extends back 3,000 years, and the history of these 3,000 years may be condensed in a sentence. The warrior conquered tribes and made nations, he fought with other tribes and made them slaves, he fought with other nations and was victor or vanquished, he passed from slaughter to slaughter; you can trace him about the world by the red stains upon the earth, and the ruins of the cities he destroyed; his glory dazzled all eyes; the world was ransacked for aught that could add to his pomp and splendor; and all the time, gentlemen, it was industry and trade that paid his bills. Trade and industry paid the account to the last farthing, but did not share in his glory.

COMMERCE STANDS FOR HONESTY AND PEACE.

The ruling classes despised and ill-treated and robbed the merchant. There was thought to be something derogatory in trade. No blue blood ran in the shopkeeper's veins; that useful and ornamental liquid was reserved for the anatomies of the rulers and the aristocrats.

Mankind learns even the simplest rudiments of justice and wisdom very slowly. It has taken almost up to this day for the world to learn that the true conquest has never been that of man over man, the true conquest has not been to pillage, and to destroy, and to enslave; the true conquest has been to build up resources, to enlighten peoples, to increase the sum of knowledge and to enlarge the powers of man. In this work the merchant has played a glorious part. He has been the true citizen of the world, the unifier of nations, the apostle of peace. In the past, there is no lack of extortion, brutality, greed, and piracy on the part of merchants. But the general showing of history is that commerce has stood for peace, and the merchant has stood for honor, honesty, and fair-dealing. The merchant was a man of property, self-interest made him teach respect for the property of others. The merchant had much to gain from the good will of his fellow citizens, and therefore was he interested in the preservation of an honorable character.

Trade and barter have been the vehicle and the intermediary of civilization. It seems a strange thing to say, but true it is, that the relation between man and man that has brought about the progress of the world and the elevation of humanity has not been that of conqueror and conquered, victor and vanquished, ruler and subject, but the prosaic work-a-day, humdrum relation of buyer and seller. It is this relation that has encouraged industry within and without the borders of every nation on earth, that has carried the productions, the arts, and the sciences of different peoples to other distant races, that has wrinkled the earth with the pathways of trade, that has brought nations into harmonious relations with one another, that has spread knowledge and civilization about the world.

THE FIRST MERCANTILE NATION

To see how true are these claims concerning the importance of the relation of buyer and seller, let us glance at the first nation of traders of which history gives us any account, the first great nation of merchants. In size, it was insignificant. It occupied a narrow strip of country scarcely twenty miles long, and but little over one mile wide, on the shores of the Mediterranean, located between steep mountains and the sea. And yet, this little strip of country held the sceptre of commercial supremacy for a thousand years. This little strip of sea coast ranked in power with extensive and magnificent empires. It may well be doubted whether all the conquests of Alexander the Great, and all the conquests of Rome, when she was mistress of the world, did as much for the cause of civilization as this little strip of country on the eastern shores of the Mediterranean, as this little strip of land, this few miles of territory known as Phoenicia.

The debt that the world owes to this nation of traders is beyond the power of man to compute. They founded the first great mercantile city, the City of Tyre, one of the richest spots that ever marked the face of the earth. Nature gave these traders a bare rock surrounded by the deep sea, their industry, energy and artistic skill made it one of the most magnificent and most influential of all the cities of the ancient world. It was a busy hive of commerce ten centuries before Romulus was suckled by the wolf, or fifteen centuries before Alexander marched from Macedon to the gateway of India, and eighteen centuries before the star shone twinkling above the tiny babe that lay in the manger at Bethlehem. In the very fable time of history, in the very dawn of human records ages before the Greeks had come to lay siege to Troy, Phoenician caravans set out from Tyre for the Red Sea, the Persian Gulf, and the rivers of India. Palmyra, Babylon, Balbec, and many other great cities, long since buried in the sands of the desert, owed their opulence to this trade. These caravan routes linked the eastern and western world. Prosperity and civilization skirted their line of march. Where the caravan stopped for the night, and the camel knelt down, the altar arose, temples were built, and the oasis that would have remained but a green spot upon the earth, became the site of a city.

CARAVANS THE FIRST NEWSPAPERS.

When the first caravan started, and the camel began his first weary march across the desert sands, who can say? The first mention in history is found in Genesis, Chapter XXXVII, where a band of Ishmaelites from Gilead, bearing spicery and balm, came upon Joseph in the pit, in which his brothers had cast him, and proved themselves merchantmen by selling him for thirty pieces of silver to a band of Midianite merchants who carried him with them into Egypt. When the camel's march first began none may know, but the journey has been a long one. He has carried on his back untold fortunes of spice and balm and cotton and linen and silk and gold and silver, all the treasures of the Orient and the valuables of the western world. The caravan in which he walked was the architect of cities. It was the distributor of knowledge, the carrier of new arts, and new sciences, the encourager of industry and invention from the shores of the Mediterranean far, far into the interior of Asia and Africa. The caravan was the newspaper of the ancient world and the Phoenicians were the chief editors. We of the modern day who can send a telegram about the globe, twenty-four thousand miles, in less than forty minutes, may realize something of the progress of the world, when we consider that in the days of the caravans news spread abroad at the rate of two miles an hour.

Great as was the number of the caravans of the Phoenicians, their ships were still more numerous. They were the first known navigators. Their vessels were on every sea of the ancient world. They founded colonies and factories throughout the Mediterranean. They had settlements in Asia Minor, along every shore, and in nearly every island of the tideless sea. They founded Carthage, the Queen of the Mediterranean. They sailed out through the Pillars of Hercules, out into the unknown sea, ripe with strange terrors and peopled with superstitious horrors. Their ships sailed north to Britain, and south they sailed about the continent of Africa, round the Cape of Good Hope, 2,000 years before Vasco de Gama saw it from his ships and named it the Cape of Storms.

THE INVENTION OF WRITING

Time will not permit me to tell you one-half that the world owes to this nation of merchants. They were traders, navigators, educators. They were the traveling schoolmasters of the ancient world. The written alphabet that your children write today in school was their invention. Wherever their colonies went, they carried with them the art of writing, the knowledge of arithmetic, weights and measures. They established the arts of peace amongst nations previously clouded by darkness and plunged in barbarism. They spread, without the aid of conquering armies, over the remotest parts of the then known world. They believed in peace and trade. They fought never, save in self-defense, and they laid broad and deep

the foundations of civilization. Let it suffice to say, that no nation known to our times has, so far as we can discern, ever set a more worthy example to be followed by the nations of the earth than this ancient nation of merchants, than this little insignificant narrow strip of country inhabited by traders who believed in developing trade instead of waging war, who believed in building up the industries and resources of foreign countries instead of destroying them, who believed in civilization instead of conquest.

When the Phoenician merchant lost his place in the world, the best interests of man were set backward. The nation that took the Phoenician's place believed in war rather than in trade. Rome became mistress of the world, but she destroyed civilizations greater than her own, and stifled trade that had lasted for thousands of years. When she accomplished the down-fall of Carthage, she destroyed more than she was conscious of. Long lines of caravans that had left that city and journeyed afar even down to Timbuctoo, in the very heart and center of Africa, set forth no more. That link with the life of the world was broken, and a night settled down upon the Dark Continent that has lasted almost to our day.

THE WARRIOR AND DARKNESS.

The Romans disdained the inglorious arts of peace. Force of circumstances compelled them to commerce, but they never made much headway as traders. They were good tax-gatherers. They exacted so much from industry throughout their provinces that they stifled it. The chief commerce of the Mediterranean was devoted to carrying grain to feed the rabble of the seven-hilled city. When the Goths descended upon the Roman Empire the last links that bound the eastern and the western world were severed. The arteries of trade dried up; communication ceased; piracy took the place of commerce; the lamp of learning was all but extinguished; and the night of the Dark Ages began to settle down upon the world.

Let us see what part the merchant played in reviving commerce and in bringing back the civilization that had been lost. At the mouth of the Adige and the Po, there was in olden times a salt marsh surrounded by lagoons. When the savage Huns swooped down from the north, their bridle reins fringed with scalps, some of the citizens of towns near at hand sought safety on these islands in the lagoons. Agriculture there was impossible; fate forced them to become fishermen and boilers of salt; and necessity forced them to become traders and navigators. Their city became one vast manufactory, one vast workshop, and the imperial city of Venice, the Queen of the Adriatic, rose in splendor from the sea. The old commerce between the east and west was once more established, and like the Phoenicians of old, the ships of Venice were seen on every sea. It was these fleets that brought the crusaders to the Holy Land. As part of the contract for carrying the knights and soldiers of Europe, Venice exacted that a portion of every captured city should be alloted to her. In these quarters she established her factories, her shops, and her churches. How well she treated her neighbors and how fairly she dealt with her customers, is shown by the fact that when the Saracens recaptured these cities and expelled the Christians, or put them to the sword, the Venetians were permitted to remain unharmed; and in all the great cities of the East, there was a quarter that distributed the goods and wares of Venice and owed allegiance to the Doge that ruled the Adriatic Sea.

THE TRADER AND THE RENAISSANCE.

The merchant's part in preparing the way for the Renaissance ends not with Venice. Other trading republics arose and each one was a center of civilization. Genoa, Pisa and Florence were all cities of liberty and of commerce. Merchant princes sent forth argosies that brought back wealth; and they disbursed that wealth in the endowment of art and the advancement of talent. Magnificent palaces arose that are still the admiration of the world. The merchant cities were the homes of poetry, painting and sculpture. In every other part of Europe, the people were oppressed by a large privileged class. In the merchant cities, liberty gave the opportunity for the people to develop commerce, and with it came the development of refinement and civilization. "Italian ships covered every sea. Italian factories spread on every shore. Manufactories flourished. Banks were established. Wealth and civilization reached a point there 400 years ago that it has hardly attained to-day. Literature and the fine arts flourished. Dante and Petrarch sang. Raffael and Michael Angelo painted." The merchant princes of Florence carried on a gigantic traffic with the known world when the people of England and France had but little to show save poverty, ignorance and barbarity. Architecture, painting and sculpture, all the arts and sciences of the day flourished in these merchant cities.

THE ROBBER BARONS.

The reason for the benighted condition of the rest of Europe is not far to seek. The privileged classes trampled upon the rights of the people and prevented them from developing commerce and trade. The great vivifying force of the nation was repressed, and stagnation followed. The merchants no longer traveled freely from place to place with their goods. Every stream they crossed and every road they traveled exacted a fine. The small barons collected toll and the large barons took what they pleased by pillage. Every mountain promontory near a public road was fought for by barons. Its value lay in its convenience as a site for a castle from which to swoop down upon the merchants and the travelers, and as a place of safety in which to harbor the booty. The great service of the merchant in distributing knowledge and information, in carrying new refinements into barbarous communities was almost completely checked. Europe began to feel the influence of civilization only as the power of freedom waned and commerce and trade revived, only as the baron was shorn of his powers and the merchant was allowed to pursue his way in peace.

How true this is any one may learn from the history of the Hanseatic League. It was a league of the merchants of eighty cities. It was formed in behalf of commerce and trade. It was formed to rid the sea of pirates and the land of marauding nobles. It dealt effectually with both. It grew in influence until it waged war against kings that opposed its interests, and royal thrones were vacated at the command of this league of merchants. Because of the peace and the opportunities for commerce and trade that this League gave to the world, civilization took a new start, and countries far distant from the Hanse profitted in wealth, increased in refinement and put off barbarous ways.

To give you some idea of what the merchant and the trader could do against difficulties and under adverse circumstances, when the chance was given his enterprise and energy, I will point to two cities that were members of this Hanseatic League. "On a desolate marsh overhung by fogs, and exhaling diseases, a marsh where there was neither wood nor stone, neither firm earth nor drinkable water, a marsh from which the ocean on one side and the Rhine on the other were with difficulty to be kept out by art, was to be found the most prosperous community in Europe. The whole civilized world contemplated her with envy and admiration." This is the way that Macaulay speaks of the city of Amsterdam.

THE REAL PROSPERITY MAKERS.

The energy and enterprise of the Dutch traders seemed equal to any achievement. Another writer thus speaks of another of their cities, the city of Antwerp: "This city once held the proud position of the greatest commercial city of the north. Inhabiting a country gained almost from the sea, and extremely unfruitful, the Dutch urged by necessity, by means of trade alone and domestic manufactures, attained a very high degree of wealth and splendor. Their commerce gathered into their harbor the fruits of the wide world. Without fields of flax, the city swarmed with weavers; destitute of flocks, it became the center of all woolen manufactures; and provinces that had not a forest, built more ships than all Europe besides. It had no timber, no maritime stores, no coal and no metal, and yet the populousness of their country, which is in reality but a bank of sand, exceeded that of the most fruitful and most cultivated of the kingdoms of Europe."

Time will not permit me to trace the influence of the merchant farther. I must hurry to a close. Looking back over 3,000 years of history, we find that for 2,600 years commerce was carried on under great difficulties. By land, the merchant trod along over burning sands beneath a burning sun, afflicted by dust, by hunger, and by thirst, exposed in the east to attacks by Bedouins, and in the west by the retainers of some feudal lord. By sea, the merchant braved the terrors of the deep in frail barks with nothing to guide him o'er the waste of waters save the stars. Three events were to revolutionize this commerce of the hoary past—three events that have meant more to the modern world than any other three known to history: the invention of the mariner's compass, the rounding of the cape of Good Hope, and the discovery of America. Trade eagerly seized the compass. It was the star of trade that lead Vasco da Gama about the Cape; it was the star of trade that lead Columbus across the unknown ocean. Both navigators sought a route to India, that great storehouse of the Orient that has poured for centuries untold millions into the nations of the west. Under the influence of these three events, the world bounded forward. The old routes of the caravans were abandoned to the shifting sands, the ship replaced the camel, and great cities that had known two thousand years of opulence sank into decay. But new cities eager with new life sprang into being about the world. The oceans of earth became highways of travel across which a ship unerringly could take her course.

THE RESULTS TODAY.

Hardly four centuries have come and gone since these three events occurred. Behold the result! The new world contains a hundred million people, while Europe is more populous and more powerful than ever before in history. Two thousand six hundred years of trade carried on under difficulties and danger, and 400 years of trade, so to speak, upon the throne, and the four centuries have outstripped in the progress of the world, in the spread of civilization, and the elevation of man all the ages that have gone before. And all this, in spite of the fact that during the 400 years the world has been permitted to enjoy only intervals of peace.

In reading history, it is well to bear in mind that we do not owe the world of to-day to governments. The vast machinery of life was devised by the people. All that makes possible our modern complex civilization comes from them. The great means of transportation and communication, the huge fabric of credit, the extensive system of exchange, the feeding and clothing of the people, the gathering of their comforts and their luxuries, the traffic in our streets, and the commerce in our harbors, all these come from the people not from governments, and they are largely the work of merchants.

THE WORK OF ONE CENTURY.

How important the part played by the people becomes evident, if we will but reflect what a man might have seen with his own eyes had he been born into the world on the 1st of January, 1801, and had lived out the age of three score years and ten. To a gathering of merchants, the list will not be without interest. He might have seen Fulton's steamboat make its trial trip up the Hudson; he might have seen the first railway train that ever carried passengers; he might have seen the first steamer that ever crossed the ocean; he might have seen the first Bessemer converter that ever gave cheap steel to man; he might have seen the first sewing machine that ever passed a needle and thread through a piece of cloth, though human fingers had been passing it back and forth long before the dawn of civilizations that were old when the gardens of Babylon were beauteous in their bloom; he might have seen the first telegraph instrument that ever clicked its message to the ear of man; he might have seen the thresher displace the old flail; he might have seen the scythe thrown aside for the mowing machine; he might have seen the first iron plow that ever turned the soil of his mother earth, since the first furrow was run in the Delta of the Nile, ages before the pyramids were built; he might have seen the few miles of railroad tracks grow to thousands of leagues, and the steamboat of the Hudson multiply to fleets of thousands of steamers, alongside of which Fulton's boat would have seemed but a canoe; he might have seen a great commerce, greater than his parents ever dreamed of, carried over these miles of iron tracks and in these giant steamers; he might have seen the freest, most progressive, richest nation known to time enjoying an inland commerce greater than the total commerce of the world when he was born; all this, gentlemen, he might have seen, and at the same time, died ignorant of many discoveries and inventions of his time and ours that are of prime importance to the world.

GOOD REASON TO BE PROUD.

Not one of us can conceive, not one of us can tell the full story of what this list of wonders has meant for the world. Not one of us can weigh or measure what this list has meant for man. And yet, in all this wonder-working, one fact stands out prominent—the aristocrat and the noble have worked none of the magic. These things have come from the people, were invented by the people, developed by the people; and to the people belong the credit and the glory. The whole list, from the beginning to the end, is the result of that great awakening of the world that has come from trade and commerce left free for the people to develop. In the last analysis, this wondrous list is largely the result of that old prosaic relation that is my subject to-night—the old prosaic relation of buyer and seller. I have no wish to belittle any class of society, or to detract from the work it may have done in the upbuilding of the world; but I say, with all the emphasis I may, that the merchant has reason to be proud of the part he has played in the history of man.

CREDITS IN MODERN BUSINESS.

G. Brenner Says Old Fashioned and Careless Methods Encouraged Dishonesty, and Will Not Do Today.

The chairman next introduced Mr. G. Brenner, president of the Credit Men's Association, saying:

In these days of trusts and monopolies, it is quite a delight to know some one thing that the merchant does not want to have all for himself. He wants a good abundance of credit for himself, but he wants an equally liberal share of it for his customer. We have with us to-night the president of the Credit Men's Association of this city, who has promised to tell us something on the subject of commercial credits, and I hope before he closes he will be able to tell us how we may all secure it.

Mr. Brenner's treatment of the subject was humorous as well as instructive. He said:

Mr. President and Gentlemen: Relative to the manner in which some of you, particularly your president, may secure credit, I shall be pleased to have you interview me privately in that connection, and I shall be glad to give you any and all information in my possession, so that you may be able to obtain all the credit you desire, and that you cannot otherwise obtain.

Some cynic has designated the subject of commercial credits as being synonymous with commercial losses. For this reason I am glad indeed, for your sakes, that this address has been placed after the repast; for I fear that had it been delivered before, it might have had a tendency to spoil your appetites. Even now, I am somewhat fearful of the effects of unpleasant recollections upon your digestion, so I shall endeavor to emulate the example of General Horace Porter, who was called upon on an occasion to respond to a toast, and said: "I do not suppose it was intended that I should entirely compass this toast in all its magnitude. I have been generous enough to suppose that it was only given me in the spirit of that small country boy who came to his mother and told her that he had set the brindle hen on two dozen eggs. The old lady said to the boy, Why, John, you don't suppose that hen can hatch two dozen eggs, do you?' 'Well,' said the boy, 'I don't know anything about that—I just wanted to see the darned old thing spread herself.'"

This chicken, gentlemen, does not intend to spread himself sufficiently to tire you; at least, I hope it will not reach that point.

THE OLD AND THE NEW.

I recently witnessed a performance in one of our local theaters, the principal role of which was that of a minister of the gospel. He had evidently failed to give entire satisfaction to his congregation, with the result that the congregation held a meeting and appointed a committee to wait upon the minister and acquaint him with the fact that he had not been altogether satisfactory to them. The committee consisted of the deacon and several male and female members of the congregation. They called upon the minister, and after rehearsing the several items of complaint to him, when they came to the last item, the deacon straightened up, threw out his chest, assumed an air of great importance, and with a voice trembling with subdued excitement, said, "And now, Mr Minister, lastly, I am deputed by your congregation to say to you that they understand you have been preparing a lecture on the subject, 'Is there a hell, and if so, what is the modern idea of hell?' We desire you, sir, distinctly to understand that we do not consider the subject a fit one for you to choose for your congregation, and as far as the modern idea of hell is concerned, we do not want any modern ideas of hell. The hell that was good enough for our forefathers is good enough for us." (Laughter and applause.)

The application of this little story to the subject of commercial credits may not at first be quite clear to some of you. I am sure it will be, however, to those of you who once had a foretaste of what hell might be like in the running of your respective credit departments.

"Mr Credit Man we want you to distinctly understand that we have made a lot of money with our way of doing business, and you have yet to demonstrate your ability to make as much money with your modern methods, and until you have done so you had better go way back and sit down. We do not want any new fangled credit system. The system that was good enough for our forefathers is good enough for us."

This, gentlemen, as you undoubtedly know, is all wrong. Things have materially changed; conditions have altered. Competition has become keener; expenses have grown larger; profits are smaller, and the credit system of our forefathers will not do to-day; because, paradoxical as it may sound, the system of our forefathers was very unsystematic.

"Buy all you want; owe as long as you please; pay when you get good and ready." That was the system of our forefathers, and where should we land to-day if we did our business on those lines? I am sure we could all see our finish if we attempted to do business on that system.

IDEAS FOR SAN FRANCISCO.

It is not my intention to treat the subject of commercial credits from the broad and general standpoint of which it is capable of being treated. To do it justice on these lines would necessitate my talking to you anywhere from four to eight hours or more, and you are to be congratulated upon your escape from any such infliction. I shall confine myself entirely to the subject of commercial credits in San Francisco, and we can keep ourselves pretty busy studying our own credit conditions.

I do not want to be understood as advocating the ignoring of information obtained from reading matter bearing on this subject. Some of the brightest and most practical things we know about credits have been learned through interchange of ideas with other credit men, and from articles written by men who are now making the subject of credits their life study.

I had intended to leave out of this address the subject of the credit man; that unfortunate being, that presumably universal enemy of all mankind in general and the trade in particular; that misunderstood mortal, whose work is comparatively new, whose ideas are distinctly modern, and whose usefulness, while already demonstrated, is as yet not as thoroughly appreciated as it certainly will be in the near future. I have found it almost impossible, however, to treat intelligently the subject of Commercial Credits without an occasional reference to the man behind these credits.

AMUSING THE CREDIT MAN.

The experiences credit men have are at times very annoying, even exasperating, but frequently very amusing. They tell a story of a manufacturer of pants, a German, who called on a clothing house one day, and, being acquainted with one of the salesmen in the house, asked for him, and selected $400.00 worth of cloth. After the selection had been made the salesman took him to the credit man's office, and the credit man, whose name was Jones, told our friend, Mr. Hans Schneider, that he was pleased to meet him, and after exchanging the usual courtesies relative to everything in general and nothing in particular, came down to the business part of the transaction.

"Mr. Schneider, you have bought $400.00 worth of cloth from us to-day. What is your business?"

Mr. Schneider replied, "I make pants."

"On what terms do you wish to buy this cloth?"

"On the longest time I can get."

"When do you want to pay for these goods?"

"As soon as I can."

"Have you any security to give us, Mr. Schneider?"

Mr. Schneider hesitated a moment, and said, "Yes, I will give you my note."

"Is your note good?"

Schneider smiled a bland and childlike smile, winked at the salesman, and looking Jones straight in the eye, said:

"I tell you, Mr. Jones, if my notes would be good I would make notes and not pants." (Laughter.)

They also tell another story of a merchant, or rather let us properly call him a storekeeper, who ordered $100.00 worth of goods from a catalogue which he had received from a large house. When the order came in, the credit man made inquiries of the commercial agencies, but could get no satisfactory line on the man's standing. He then wrote a very nice letter, telling him that this was the first time they had received an order from him, that they were unable to get any information as to his standing, and requesting him to send a signed statement of his affairs, showing his assets, liabilities and surplus, and stating if this was not convenient, they would be pleased to send him the goods C. O. D., less a liberal discount for cash.

In reply the house received their own letter back, with the short, pithy and unambiguous remark written with red ink across the face of the letter, "Go to hell." (Laughter.)

It is not at all unusual to find a storekeeper who becomes indignant when he is asked for a statement of his affairs. He considers it a piece of impudence, unpardonable inquisitiveness, and does not seem to be able to understand that he should be as grateful to the house who grants him credit as the house is to him for his patronage.

CREDIT IS AN ACCOMMODATION.

Why does he ask for credit? Simply and purely because he has not money enough to pay for the goods he requires. If he had, he would not need this credit. Now then, if a man needs credit and goes to a house and asks for it and the house grants it to him, is he not under obligations to that house for giving him the merchandise with which he can profitably conduct his business, and without which he might be engaged in a much less pleasant occupation? Are we not grateful to our bankers for the accommodations we receive from them with the aid of which we can profitably conduct our business and make our discounts? So grateful, indeed, that at times we are ashamed to look them in the face! Then what is the difference between the banker extending his patrons a cash accommodation and the merchant his customers a merchandise credit, outside of the comparatively small profit which is made on this merchandise? Only a difference in the risk, and this is largely in favor of the banker.

In the regulation of commercial credits we find that honesty and ability are two of the essential characteristics a man who applies for credit must possess. I don't care how much money a man may have in his bank, if he is not scrupulously honest, the time will come when he will make up his mind that he is not making money enough in his legitimate merchandise business, and he will begin to lay his lines to make more money at the expense of his creditors. This may sound hard and pessimistic; but I assure you, gentlemen, that having paid for this sort of experience, I know whereof I speak.

THE MOST DANGEROUS DEBTOR.

In this direction lies one of our greatest dangers. We can guard against almost everything else, but the man who seems honest and square for a while, and suddenly seems to undergo a change of heart, is the most dangerous threat to our commercial credits. I know of no way to cure this evil excepting to put some of our scientific men to work to invent a machine similar to the X-ray apparatus, by means of which we could look into a man's heart and brain and see just what is going on there; and I sincerely hope that some of our scientifically inclined guests will immediately set to work to invent this indispensable addition to our commercial credit department.

Then comes the question of ability. Take a man with capital, a man absolutely honest and well-intentioned, and if he has no ability his chances for success in business are slim. Lack of ability must result in poor management, and poor management eventually means failure.

Again referring to the credit man, someone has designated him as a D. O. G.; not written in small letters, but in capitals, with periods between, and meaning "Doctor of Guessology." There is frequently more truth than poetry in this suggestion, because it is pure and simple guess work at times whether to O. K. or turn down an order. The agencies' reports may be vague and noncommittal. The prospective customer's transactions in the market may not be of sufficient duration or magnitude to serve as a criterion, and it may be a case where the order is placed with instruction for immediate shipment, with the alternative of cancellation. The traveling salesman impresses upon the house the importance of shipping immediately, telling us, as they frequently do, that this party is "all right", and here we come to a point that if time permitted we could enlarge upon materially—"The traveling salesman and his connection with Commercial Credits."

While we have a great many capable and intelligent men on the road, yet there are some whose sole purpose and aim is to sell goods.

WHERE THE TRAVELER COULD HELP.

If we could obtain the co-operation of our commercial travelers, we could improve the condition of our commercial credits 90 per cent. The traveler is the man who can get a line on the customer's stock, on his popularity, his reputation, his methods, his habits, better than anybody else could do it. Besides this, he can find out the names of the houses with whom the customer deals most extensively, and information from these houses is more valuable and important than any

other kind of information the credit department can obtain from any other source.

And here again we are confronted by an unfortunate condition of affairs in our community; for it is indeed unfortunate that all our merchants have not met in the same liberal and broad-minded spirit that has brought together merchants of other communities, who have joined hands for mutual protection, and whose percentage of loss is, in consequence of this, very much lower than it was before. To the credit of some of our merchants in certain lines, be it said, they have emulated the example of our Eastern contemporaries, and they now have an almost perfect protective organization which saves them many thousands of dollars a year. I refer to the Merchants' Credit Association, perhaps the most valuable institution in this city for the protection of the commercial credit of its members. There are other lines, however, represented in our wholesale community who will not join in this all-important protective movement. The reason advanced by some, particularly the larger houses, is that they would give more information than they would receive, having so many more accounts and therefore getting so many more inquiries.

A ONE-SIDED VIEW.

They are overlooking the other side of the argument. If a house that does a small business requires the making of 100 inquiries during the year, is it not logical to presume that a house doing a large business will be compelled to make 1000 inquiries during the year, or 2000, or more? Then is not the fallacy of the argument that they give more information than they receive apparent at once?

I want to refer briefly to a matter which affects our commercial credits materially. Every community has an undesirable element called professional bulk buyers and bulk sellers. Up to within a few months ago this practice of selling out was one which had been extensively indulged in in this as well as other communities, with the result that a great deal of loss was occasioned by these transactions. The law did not reach either the man that bought or the man that sold. In other words, it was possible for a storekeeper to obtain a credit in one of the many ways there are of obtaining credit, and then sell out his entire stock for 40 or 50 cents on the dollar, put the money in his pocket or in the bank, or give it to his wife or his grandmother, and let the creditors whistle for their pay.

Some had this down to quite a science. They made a point of being occasionally seen at the racetrack, so that when the question was put to them, "What did you do with the money you received for your goods?" they would say with a very penitent air, "I am awfully sorry, but I thought I would play the races and make enough money to pay my bills; but unfortunately I picked out the wrong horse."

We now, however, have in active operation the Bulk law, which prevents these fraudulent bulk sales, and I want to congratulate this community on the passage of this law. California is now abreast of many of her sister States in having this invaluable safeguard against these professional sharks.

WHERE LENIENCY IS WRONG.

And right here I would like to take the liberty of saying a few words to the retail merchant. I have never had any experience in the retail business, but from my observation I find that many retail merchants are exceedingly lenient with their customers in the matter of collections, and that is a decidedly uncommercial thing to do. The consumer should pay for his requirements promptly. He needs no long credit. If he knows that the retailer's terms are thirty days, or that all goods bought during the month are payable the first of the following month, he will pay up accordingly; but if he is allowed to take his own time and pay whenever he gets good and ready, then it is only a question of how much the retailer is going to lose on his outstanding accounts.

Commercial credit brings us closer together. Uncommercial credit keeps us wider apart. It is the desire for ability to dispense commercial credits that has evolved the credit man of our modern business houses, for there are many evils that have existed and still exist, and it takes watchful and conscientious work and study to abolish these evils. What cure have we for them? The first is good laws that protect the honest and punish the dishonest man. For the obtaining of these laws we must have the co-operation of the mercantile community; for co-operation is practically the key note to the success of any business community; without it very little can be accomplished; with it there is very little that cannot be accomplished. The Merchants' Association forms an excellent example of what can be done by co-operation.

ENCOURAGE HONESTY.

The next cure for the existing evils connected with commercial credits is the protection and encouragement of honesty and the discouraging and punishing of dishonesty. I want to give every honest and well-intentioned merchant every chance in the world to make a success of his business, even though he might have made a failure at first, owing to lack of experience, or perhaps misfortune. We are not all alike gifted by nature with business talents, and must therefore be considerate and lenient with our less fortunate brethren, who pay dearly for their experience before they learn the essential features of a successful mercantile career.

We should not endeavor to too severely punish the young merchant who has made the almost pardonable mistake of overstocking himself, for his honesty and pride will have received such a shock when he finds that he cannot pay his bills that in most instances, if he gets another chance, he will avoid making the same mistake and become a fairly successful merchant. In a case where a merchant has been unfortunate, has had perhaps sickness or death in his family, with the consequent accumulation of bills from the doctor, the surgeon, the nurse and the druggist, he should have another chance, and he should be treated with all leniency and consideration by his creditors.

But when we find ourselves up against a case of a man who has sat down in his little office and has carefully drawn his plans as to how and when he should do us, and for how much, then I say that the requirements of our commercial credits demand that this man shall be punished for his crime. He should be landed in jail, if possible, and I would be in favor of prosecuting every man who has tried to bunko us. Even if our attorney were to tell us that our chances were slim and that we might not be able to win our case, I would still be in favor of leading that man, for a while, a pretty hard life; of harassing him, worrying him and nagging at him. I would want to compel this man to hire attorneys and pay these attorneys well for defending him, and thus be compelled to part with at least some of the money he robbed us of; and if there are any attorneys present, I want to say that I know of no surer or swifter way of making him get rid of his money. (Laughter and applause.)

FRAUD MUST BE PUNISHED.

The underlying principle is simply this—if we don't punish fraud, we encourage fraud. We not alone encourage fraud by putting a premium on it, but we discourage honesty. Worse than that—in addition to discouraging honesty, we actually punish honesty. What chance has an honest customer, who has always paid 100 cents on the dollar, and wants to continue to do so, next door to a bunko artist who has received a settlement of 25 or 40 cents on the dollar? Absolutely none. The public is attracted by sensational signs and cheap prices, and swindlers enjoy prosperity at the expense of honest merchants.

But we can help ourselves; no one else can help us. We must help each other and not put obstacles in each other's way. We must trust each other and not be suspicious of one another. We must be frank, open and honest with each other, and not secretive or evasive. This is an age of business, an era of great commercial enterprises, and the protecting arm of our Government is the guidance of the commerce of this great nation. Our commercial supremacy must depend upon our commercial education, and no man not familiar with the requirements of a credit department can hope to compete successfully against a man who has made a study and mastered the details of the science of credit, for there is to-day a scientific course of education for credit men.

CO-OPERATION IS NECESSARY.

Again referring to the subject and the importance of co-operation, this is absolutely necessary to create a healthy business condition. If you doubt this, look up the records of the Board of Trade and see how many failures and the class of failures that have occurred, and how easily a great many of them could have been prevented, if, in place of being secretive with one another, we had been frank and open, and had ascertained how some of these insolvents stood before we extended them credit.

The needs of the hour make the credit system of our grandfathers insufficient, and it must become obsolete. Our motto to-day is "Progress," and if we live up to it, prosperity will be our reward.

Mr. President, I deem it an honor to have been asked to address this body of representative merchants on so important a subject. Gentlemen, I thank you for your attention.

DONATIONS AND SUBSCRIPTIONS.

Andrew M. Davis Describes the Method Employed in San Francisco For Eliminating Charity Frauds.

At the conclusion of Mr. Brenner's remarks Mr. Symmes said:

'The Directors of the Merchants' Association feel that one of the best things they have done during the past year has been the aid which they have extended towards the establishment of the Charities Endorsement Committee. Mr. Andrew M. Davis, our First Vice-President, was the leader in that movement. He has taken an intense interest in this work, and I take great pleasure in presenting him. I am sure you will enjoy what he has to say upon that subject. (Applause.)

Mr. Davis received the closest attention, and was frequently interrupted by applause. He spoke as follows:

The trite old saying referred to by our worthy President this evening, and so frequently put to practice by the ever-patient housewife, that "The surest way to reach a man's pocket is through his stomach," may be all right when applied at the proper time, and under the potent influence of domestic felicity; but to serve a course of "Donations and Subscriptions from the Merchant's Point of View" at the end of a two-hour dinner, with wit, eloquence and cigars well nigh exhausted, is placing the roast at the wrong end of the menu, and is likely to be anything but appetizing or convincing.

However, I will indulge in the hope that the practical aspect of my subject may be of sufficient interest to hold your attention even at this late hour.

To my mind there is lacking in the management of the quasi-public affairs of this city just what is lacking in the administration of our Civic Government, just what is lacking in the Department of State—a simple, practical system of personal accountability; a little good horse-sense; a system by which the honestly inclined are kept honest and knaves are exposed; a business-like system that insures to the contributor as nearly a dollar's worth for his dollar in public matters as in private affairs; a system by which collections can be made equitably and uniformly, and through which contributions for public functions would not always fall upon the same class of donors; a system that would by degrees create a common reserve fund out of the unexpended funds collected for special occasions, and that would eventually make possible the handling of public and semi-public matters under the same business-like and economical principles as attach to private and corporate affairs.

To illustrate this, and call attention to what appeals to me as a start in the right direction, so far as the problem of donations and subscriptions from a merchant's point of view is concerned, I will confine my remarks to the conditions that obtained in charity matters in this city and that led to the formation of the Charities Endorsement Committee of San Francisco, the importance and economy of which I hope to make clear to this meeting.

THE OLD TIME FAKERS.

Many of us who are here to-night recall, with no little amusement, the days of the "Gutter Snipe," The Great Unknown, Schneider Harris and other kindred spirits; the days we old Californians delight to call "The Early Days"; the days when San Francisco contributed her full quota to the galaxy of star humbugs and fanatics; the days of Emperor Norton, with his dogs, Bruno and Lazarus, and his issue of script, to be redeemed on the date of his re-coronation. Many of the younger generation pay tribute to his memory in the role of courtier to their little sisters, as they wended their way through dust and sand to Frisco's then creditable schools.

These are the old memories now, and serve only as recollections of by-gone days when San Francisco was in her swaddling clothes and when Californians were looking for diversion of any sort, at any cost and under any pretense, to fill in between steamer days. It didn't matter then,

so long as we had a pull with Buckley or with Higgins, or with Higgins or Buckley, which was in or which was out. They took it by turns, and the friends of either were friends of both.

To-day it is different. The streets of Frisco are paved—indifferently so. The schoolhouses are no longer the pride of either generation. Steamer day is a thing of the past. Politics have come to be a serious matter, and the man who makes a monkey of himself is relegated to the insane asylum, the almshouse or the county jail. We are not now looking for frauds. They are round about us at every turn. We are up against the real thing, and it rests with us to bring San Francisco into line or suffer the consequences.

THE NEED OF BUSINESS METHODS.

The attempt to introduce into public and quasi-public undertakings the principles that make for efficiency in the business world has always appealed with special force to the members of the merchant body; I can therefore count on your sympathy this evening in carrying out the task assigned to me—which is to explain to you the effort that is being made by the Charities Endorsement Committee, a committee of your own organization, to bring San Francisco into line in the administration of its charities, to introduce into these quasi-public undertakings business-like efficiency, to give vital force to the principle that every charity is in the nature of a public trust, and that therefore its managers are directly accountable to the public from whom they draw financial support.

As it happens, it was in the May number of the Merchants Association "Review," 1900, that I published an article entitled "A Plan for the Administration of Charity—The San Francisco Merchants' Relief Fund." It may be of interest here to relate one or two of the experiences which led to the writing of that article.

CHARACTERISTIC PROMOTION ENTERPRISES.

A striking case in point was that of a concert given for one of our largest and most important public charities. Fourteen hundred dollars' worth of tickets were sold for the entertainment, to be given at the California Theater, under the management of a well-known local concert giver, but of this generous sum the charity in question received only two hundred and eighty-five dollars. Forty per cent of the gross receipts were by agreement paid to the promoter and the balance, less the two hundred and eighty-five dollars, went in expenses and incidentals. Less than three hundred tickets were redeemed at the entrance to the theater.

Close upon the heels of this experience came the sale of tickets by certain well-known society ladies, who, under the guidance of the same promoter, most willingly gave their services gratuitously to another popular and deserving charity.

In this instance your chairman undertook a personal investigation and, while the committee who called upon him was still waiting, called up the head of the institution by telephone. In answer to the usual queries, the information came that the promoter had agreed to give one hundred and fifty dollars to the institution for the use of its name and endorsement. On being informed that possibly eight hundred or a thousand dollars would be collected from the public, the lady answered, "Well, what is that to me? We get one hundred and fifty dollars more than if they did not give the concert, and we need the money."

And so on, ad infinitum, until I wager that any of you here to-night, had you taken up the investigation as I did, would have arrived at the same conclusions and possibly would even have been guilty of writing an article in the hope that somebody else would take up the good work of reform.

It was a knowledge of the wasteful and disconnected methods employed in the distribution of private and public charities in this city that suggested the recommendations contained in that article.

LARGE DONATIONS; LITTLE RELIEF.

I had not been an active worker in the philanthropic field, nor had I made any investigation of the work being done in this or other communities. I had simply come to the realization, through the constant and ever increasing demands upon me and upon you, that large sums of money were being collected and distributed in the name of charity, and, as far as I could see, without accomplishing a corresponding amount of good.

The suggestion contained in the article referred to having attracted the attention of your President, he immediately appointed a committee for the further development of the scheme, and made me its chairman.

Your committee found that elsewhere the administration of charity has come to be regarded as one of the large social problems and has been placed where it rightfully belongs—in the hands of competent, reliable and highly trained persons. Your committee found that there were more institutions supported and more money expended for charitable purposes in this city, in proportion to its population, than in any other city in the Union. We found that in many cities, notably Liverpool, England, Denver, Colo., and Cleveland, Ohio, there have been complete plans worked out for the collection and distribution of funds, and a thorough overseeing and ordering of charitable work, both public and private, and these plans are eminently successful and constantly growing in popularity.

"The Liverpool Relief and Charity Organization Society" was started in Liverpool in 1877. Its object was to receive and distribute funds according to the wishes of the individual donors. At the start this society represented only eighteen charities and distributed less than 5000 pounds sterling annually. In 1899 it represented 107 charities and distributed upwards of 30,000 pounds annually.

WHOLESOME REFORM IN LIVERPOOL.

It is a bureau through which all classes of citizens subscribe and to which all charitable institutions look for endorsement and support. A list of subscribers is published annually and the residents of Liverpool take a just pride in seeing that their yearly subscriptions are within reason of what should be expected of them as firms, individuals or corporations. The society is now regarded as one of the most wholesome institutions connected with the civic affairs of Liverpool and of vast importance to the municipality.

In Denver, a somewhat different organization exists, known as the "Charities Organization Society." Its affairs are administered by a board of fifteen trustees. All contributions to this society are made without discrimination and go into a common fund. This fund is under the direct and absolute control of the management. The city government, as well as individuals, firms and corporations, contribute through this medium only to such institutions as come under its control. This plan appeals to your committee as the most practical solution of a thorough and economic administration of charity for any large city.

The Cleveland plan, which has been in operation for about twelve years, is more in line with the plan adopted by the San Francisco Charities Endorsement Committee. It is a board made up of fifteen representative citizens. This board passes upon the merits of the various organizations applying for endorsement and issues a card similar to the card issued by the Charities Endorsement Committee of this city. It does not, however, hold any personal supervision over the work of the various institutions endorsed, nor does it limit the amount that shall be collected for any particular purpose or cause. Its influence has been good and far-reaching, and the result has been to elevate the charity work of Cleveland and place its worthy institutions on a better and firmer financial footing.

SAN FRANCISCO'S YEARLY CONTRIBUTION.

Dr. Mary Roberts Smith, of the Leland Stanford Junior University, at the request of your committee and under the auspices of the Merchants' Association, compiled and published a book of statistics in the year 1900, showing that approximately $1,000,000 was expended annually in San Francisco for private and public charities. This, based upon the then population of 342,000, is about $2.92 per capita, which is vastly in excess of what it should be or what, under good management, would be reasonably required. These statistics were compiled under somewhat trying and forced conditions, and it is the opinion of your committee that they are somewhat in excess of the real facts in the case. They are, however, within a reasonable range of the truth and go to emphasize the necessity for proper and thorough supervision.

After a careful study of the facts here given, your committee recommended the creation of a Central Committee of Endorsement. Pursuant to this recommendation, the Charities Endorsement Committee of San Francisco was called into existence through a postal card vote of the Merchants' Association, in February, 1902. Out of the 492 votes cast, 481 were favorable to the plan and 11 opposed to it. The Charities Endorsement Committee consists of three representatives from the Merchants' Association, two from the Associated Charities and two from the charities at large.

A RATIONAL BUSINESS SYSTEM

Its work is to investigate all the charities applying for endorsement, their methods and their importance to the community; to endorse those that are efficient and withhold endorsement from all that fall short of the standard required; to introduce uniform methods into the conduct of all organizations receiving its endorsement, and to keep thorough supervision over the receipts and disbursements of all money collected or received by them for general or special work.

The committee goes farther than this. It places upon the card of endorsement issued to any organization the sum it is fairly entitled to ask from the public. At a glance, then, the merchant can decide what proportion his own donation should bear to the required amount.

The Endorsement Committee has as a matter of business expediency connected itself with the Associated Charities of San Francisco. It realized that the detailed work of investigation would require more time than the members of the committee could themselves give to it, and that therefore they must be able to command trained and salaried service. This service the Associated Charities seemed especially fitted to give. As the central agency for all the charities of the city, its every day duties bring it into intimate relationship with those actively employed in philanthropic work and so give its office force an opportunity to know the standing and the work of all charity organizations, such as no outsider could have.

In a word, then, the relation between the Charities Endorsement Committee and the Associated Charities is this: The Charities Endorsement Committee is the independent, impartial body, responsible in every case for the final decision. The office force of the Associated Charities is its official investigating body, acting under its direction.

CHARITIES INVESTIGATING AGENCY.

The Associated Charities has thus, through its connection with the Endorsement Committee, become an investigating agency, taking the term in the broadest sense. It is an integral part of the Charities Endorsement Committee, and support to the latter can only be given through subscription to the Associated Charities.

To carry on properly the work of the Associated Charities and the Charities Endorsement Committee requires from $6,000 to $8,000 a year. More could be used to advantage. As a matter of fact, the Associated Charities should have a roll of at least 2,000 subscribers at $5.00 each. The work of the Associated Charities is so general that, while in the start it may be well that it should be supported, as it is at present, by merchants giving $10.00 and $20.00 and in some cases more, and by the Merchants' Association and others making up the deficiency, it is neither fair nor proper that the community at large, who are directly benefited, should withhold their moral and financial support, and it is the hope of your committee that at your meeting here a year hence, the President of the Merchants' Association may be able to announce to you that the full list of 2,000 or more subscribers to the Associated Charities has been secured.

The Charities Endorsement Committee has now been at work for a year. It has had unusual opportunities to familiarize itself with the charity situation in San Francisco; it has had the privilege of personal acquaintanceship with most of the charity fakers, and has come to an insight into the "tricks of the trade" such as few professionals can boast. And what has it found?

SOLICITING IS A PROFITABLE BUSINESS.

A situation where indiscriminate giving has gone so far that anybody, no matter how unfit, can appoint himself to any sort of position in charity work and beg his support from the public; a situation where instead of a few responsible organizations, each completely covering its own field, there are innumerable petty, irresponsible enterprises quarreling with each other, duplicating each other's work and degrading the very name of charity; a situation where soliciting for charity has become a profession depending largely for its success upon an ability to deceive a philanthropic public, and attracting to it many unprincipled and low-grade solicitors. Even the legitimate charity is sometimes tempted to employ the professional, so well versed is he in his art; the director of one such organization reconciling her conscience by the remark that it was only an application of "business principles to charity work!"

Any competent promoter can collect from twenty to fifty dollars in a morning. He often represents some children's institution in order to appeal to sentiment; he circulates a typewritten subscription list, upon which the names of a few well-known men stand, followed by figures which falsely represent their donations to be two to four times greater than they really were, thus raising the standard of giving for those who follow. When he can, he creates a building fund for an imaginary building—a sort of charity castle in the air—well knowing that he can raise $50.00 toward such a fund for every five or ten dollars which he could get toward current expenses. If the collector is a woman, she reduces or rather elevates, dressing to a fine art and seeks to pose as a society lady giving her time freely to the sacred cause of charity.

MISPLACED CONFIDENCE

Through the applications received for endorsement the committee has come to know a motley group of charity "workers" whom the public has been supporting for years. Such, for example, is

the ill-kept missionary, who desires to open a restaurant "to learn working girls trades," and adds "that so many a starving humanity prompts him to do it" (surely the most practical suggestion that starving humanity has yet made); or the "general" of one of the fake "armies," whose title to generalship is constantly disputed by his wife in the police courts. This man has for years been soliciting for an ill-ventilated lodging-house, or rather lodging-room, where the beds are arranged in tiers of three and in some parts of the room in tiers of four. Once on being asked by the committee's investigator if he were not violating the cubic air law, he replied with some asperity: "That law was intended for hospitals and hotels, and not for Christian charities."

The instances I have given emphasize the wastefulness that comes from a lack of system in charity-giving—but there is another and far more serious aspect to the question. To give to an organization without knowing anything of its work does not mean simply to risk the loss of your own money. It may mean that you have helped to place an unprincipled or criminally incompetent person in a position where he can control and sometime ruin the lives of helpless persons. This is especially true of societies dealing with children or with people mentally or physically weak. Possibly the most sacred duty we are called upon to perform in connection with benevolent work is the care, the education and the moral and physical training of dependent children. It is to associations covering this special field of work that your committee is at present giving its most careful attention.

LACK OF SUPERVISION.

To show the results that may follow when careless giving places responsibility in irresponsible hands, I will summarize briefly a case from the official report of the Endorsement Committee, giving the history of a child for nine years in the care of one of the Home Finding Societies of this State.

"This child became the ward of an officer of the society when she was only five years old. Even then she exhibited traits of an abnormal nature, probably inherited from a profligate mother or a dissipated father. The first family with whom she was placed kept her but a few weeks, fearing her influence upon their own little son. The girl was then placed with a woman who asked for a child of good stock whom she could love. This woman was well advanced in years, crippled with rheumatism, and while her home would have been a good one for a well-born and easily managed child, she was absolutely unable to cope with the abnormal nature of the child given her, and this condition of affairs should have been perfectly evident to the superintendent of the society," had the society kept any supervision whatever over the children it placed.

"However, the woman kept the child for six years, until, realizing herself that she was beyond her management, she sent her back to the society."

A short time after this, the child, then about twelve years old, was placed in a family where the husband and two out of the four children of their own were either chronic invalids or mentally unsound, and the woman herself in bad health and overburdened with care and responsibilities. The child was never sent to school and seldom to church or Sunday-school—she was too bad, the woman said, to be allowed off the place. During her stay of one year in this family no agent of the society ever visited her.

RESULT OF INCOMPETENCY.

At the end of this time she was again returned as incorrigible. She was next placed by one of the directors of the society with a man and woman keeping an employment office. Some months after the newspapers reported that this man and woman were both ill, entirely destitute, and that their only nurse was this little girl, who had not slept in twenty-four hours. Investigation showed that the whole atmosphere of the house was degrading. The man's disease was pronounced contagious and the family was notified that he should be removed to the County Hospital. It was extremely difficult to procure even a man who was willing to act as his nurse. The sick man was vulgar in his conversation and his familiar attitude towards the child and hers towards him attracted the attention and criticism of those who visited the place. The nurse was willing to testify that the man's actions towards the child were at time brutal.

I think enough has been said to emphasize the need that exists for the Charities Endorsement Committee. If it be given the moral and financial backing to which it is entitled, it will be able so to eliminate all inefficient and illegitimate charitable enterprises that the work of the committee will be concentrated in a comparatively few strong, responsible organizations, each covering its own field of work.

THE IDEAL PLAN.

And then, when this is accomplished, may we not hope for another stage of progress; may we not hope for the time, when, once a year, collections will be made for the charities of San Francisco on the basis of a single and a common budget?

The Charities Endorsement Committee has undertaken the work assigned by the Merchants' Association with a deep sense of responsibility. Its members are willing to give freely of their time and effort to make the work a success. The legitimate charities are lending their support, recognizing that the movement is one in their own interest and for their own protection. But all this organized effort will be absolutely wasted if the individual merchant is so carelessly indifferent as to give to organizations that cannot show the official card of the Endorsement Committee. Without the moral and financial backing of the individual members of the Merchants' Association, the Endorsement Committee is helpless and may be defied with impunity by every charity faker.

The Endorsement Committee does not ask any one to take its judgment arbitrarily; it is willing through its secretary to give its reason wherever endorsement has been withheld. It does ask that no one give to an unendorsed charity without first ascertaining why it is unendorsed.

PUBLIC MUST CO-OPERATE.

This plan, emanating from your own organization, tested satisfactorily as a working proposition for a year or more, promising in the near future a deliverance from the ills you wish to escape, is, and will be a futile one without your active and hearty support, and in asking just such support from you as a body, and as individuals, I think you will concede that I am presenting to you a plain business proposition.

It may seem that I have too narrowly construed the topic assigned to me—that I have touched only one aspect of the broader subject, "Donations and Subscriptions from a Merchant's Point of View." But I have purposely confined myself to the Charities Endorsement Committee because it represents the only organized effort that the merchant body has made to protect itself from fraud and imposition, and because it seemed to me that the work being done by this committee might suggest the possibility of establishing a similar supervision over the collection of donations and subscriptions for purposes other than charitable.

I. J. TRUMAN SPEAKS FOR A CENTRAL CHARITY FUND.

Head of the Columbian Banking Company Thinks it the Best Solution of the Problem.

Mr. Davis' address aroused general interest and was followed by discussion from the floor in which Mr. I. J. Truman, President of the Columbian Banking Company, and Mr. R. B. Hale, of Hale Brothers, participated. Mr. Truman said:

Mr. President, I know we have all listened with a great deal of pleasure to the remarks of Mr. Wheelan, who took us back 3,000 years and told us of the remarkable achievement of the merchant. We have also listened with much pleasure to Mr. Brenner on Commercial Credits, something that interests us all. Were it not for commercial credits, merchants as a class could hardly exist. We are essentially a credit people; nearly nine-tenths of our business is done on commercial credits. We take checks, we credit bills, and if it were not for the faith we have in each other, business could hardly be done.

We listened to the remarks of Mr. Davis in regard to Charities. That is something we are all concerned in, and, no doubt all of us have, after passing the nimble dollar or fifty cents out of our pockets, watched the man go across the street into some saloon and spend it. The number of so-called charities in San Francisco, without any cause whatever for their existence, that all of us contribute to, is amazing; and the Associated Charities in that respect has prevented many of us from being bothered.

When Mr. Davis says that the Merchants' Association ought to furnish a fund, I think that is the proper way to distribute charity; furnish a fund legitimately, and give it to the Associated Charities, and let them say who are responsible and who are doing the right kind of work.

I would like to hear from any of the members of this Association in regard to these two subjects.

INDIVIDUAL ALMSGIVING NEEDS LOOKING AFTER.

Mr. R. B. Hale Declares it One of the Worst Phases of the Charity Situation.

Mr. R. B. Hale closed the evening's discussion by commending the Bulk law, and relating some personal experiences with a charity fraud not yet provided against; the individual "worker." He said:

Mr. President, we have listened very intently to the speakers of the evening, and have been carried back, as Mr. Truman says, 3000 years B. C., and by gradual stages have come up to the present day. I can only speak of the present day, for my experiences have been within the last few years.

I want to compliment Mr. Brenner on his work in the Credit Men's Association, and for one thing in particular, which they have done within the last year, and that is, the passage of the Bulk law. It was not brought out to-night, but I believe that law passed the Legislature before, but our Governor at that time did not sign the bill. I was very glad to see that the matter was properly presented to Governor Pardee, and that the law has finally passed.

As was brought out, it is not only a protection to the wholesaler, but it is a protection to the retailer as well, and no one knows that any better than the retailer who has seen his competitor fail and sell out to another competitor, and get up a bankruptcy sale against which it is very hard for an honest merchant to compete.

The Charities Endorsement Committee should also receive the hearty support of every merchant in the city. There is one feature, however, that was not touched upon this evening, and that is, individual charity. This is one of the worst features of charity. I recall a circumstance which occurred within the last few years. A lady came into our institution soliciting a donation from us, in order to assist a worthy family.

A HIGHLY RESPECTABLE PERSON.

The man was eminently respectable, he visited at her home, he played the piano, he sang songs with the family, and his wife was a most estimable woman. I said, "Who is this party?" She answered, "I am very sorry, but I cannot tell you what his name is; he asked me as a special favor not to divulge his name, because he is too proud to beg." "But," I insisted, "if he is too proud to beg, and he needs assistance he must need a position, and the best charity we know of is to assist a man to help himself. Tell me what his name is, and have him call to-morrow morning at 9 o'clock, and I will be glad to interview him in regard to this position." She could hardly refuse, and on hearing his name I found that he was a man who had already done me up personally for fifty dollars.

An individual appeal is a strong appeal. And it is a part of the work that the Charities Endorsement Committee does not reach. Wholesalers, bankers, lawyers and doctors, are not open to this form of imposture as the retailer is, because the customer comes to the retailer and makes a personal appeal. We do a cash business, but this does not prevent some people, seeking charity for themselves or others, coming to us and saying, "Gentlemen, my name has been on your books for several years. I have always been a customer of yours." It makes no difference whether we do a cash business or not, her name has been there; of course we cannot deny it has been there, because that would not be gentlemanly.

THRIVING SCHEMES.

A great many of these experiences have probably come into the lives of all you gentlemen. I will only relate one more, but before I do that I want to mention the fake charity promoter. I call him a "fake promoter." I think he is a fakir because he is a pretender. There was an organization in the city several years ago which made a proposition to one of the local charities along these lines: "Ladies, we want to get up an entertainment for you, and we will give you 85 per cent of the door receipts, we will do all the advertising, and all we want from you ladies, is permission to sell a few tickets around the city for the evening's entertainment." It is needless to say that they sent out their professional solicitors and sold all of the tickets that were necessary to fill the house, and that 85 per cent of the door receipts practically amounted to nothing. That is one better than the $150 story that Mr. Davis told.

The other instance referred to was of a man who came to me some years ago and made a very

plaintive appeal, told about his family and how poor they were and how they needed stockings, etc. I had already made up my mind that we would not pass on promiscuous donations, and we would not donate to any one unless we had time to investigate each individual case.

THE FESTIVE REALITY.

I sent a young man over to this man's house, and he reported to me that he found the wife drinking beer with a neighbor, and they were having a good time. He said that the children were poorly clad, evidently poorly fed, and it was a shame that they should have to live in such poor surroundings. The young man further reported to me that this woman asked him to have a drink which he refused. "But," she said, "if you do not like beer, I will send over and get a little wine," and she gave a child ten or fifteen cents to go over to the corner grocery to get it. The young man made this report to me, and the next morning the man who had made the application for charity came to see me, and when refused assistance, said:

"You have a man here, by the name of ——, and I want to see him, to tell him what I think of him for spying around my home."

I said, "I am responsible for that, sir, and I will take the responsibility for it, because I sent him there."

He said, "Well, I have my opinion of any man who will do anything of that kind."

I answered, "Thank you, I dispense my own charities, and I use my own methods in doing it."

There being time for no further debate, what was generally conceded to be the most enjoyable annual meeting of the association adjourned.

ANNUAL REPORT OF THE DIRECTORS.

What the Merchants' Association Has Accomplished for the Betterment of San Francisco During the Past Year.

To the Members of the Merchants' Association

Your Board of Directors submits the following report of the more important work performed during the past year. It is impossible in a brief statement to give a complete account of the labors of the Board. A great portion of the work of the Association consists of small matters which have been acted upon by your officers in the regular routine; too unimportant to mention in detail, but, in the aggregate, contributing largely to the improvement of the City. Much time and attention has been given by the Board to the study of various plans for the betterment of San Francisco, which, as yet, are without practical accomplishment. We prefer to report results rather than efforts, and our unfinished labors will remain chiefly untold until their completion in the future.

MEETINGS AND CONFERENCES.

Forty-seven regular and special meetings of the Board of Directors and forty meetings of the regular and special committees have been held during the past year.

MEMEBRSHIP.

Our meeting to-day closes the ninth year of the existence of the Merchants' Association of San Francisco. From the 15th day of April, 1894, when forty-seven merchants met and organized the Merchants' Association, it has grown in numbers and importance, until now we have a membership of 1266.

The voluntary accession of new members from month to month is one of the most gratifying indications that the aims and work of the Association receive the approval and support of the public.

ACCOUNTS OF THE ASSOCIATION.

In accordance with its usual custom, the Board has caused the books and accounts of the Association to be experted, and the expert reports them correct.

The report of the Treasurer shows the receipts and disbursements during the year.

PAVING BRYANT AND FIRST STREETS.

The Board is pleased to announce that the construction of a new roadway along Bryant street, from Main to First, and along First street, from Bryant to Brannan, which was one of the subjects for discussion at the last Annual Meeting, has been accomplished. The property-owners along this route have been induced to contribute their share of the cost and a new and most important thoroughfare has thus been opened to the Mail Dock and vicinity.

The proposed lowering of the grade on Beale street has been postponed until conditions there are more favorable for the accomplishment of this much-needed improvement.

SAFETY STATION ON MARKET STREET.

Your Board has for a long time felt the need for providing in some way for the safety and convenience of the public boarding Market-street cars opposite Lotta's Fountain. Accordingly, an Isle of Safety, consisting of a concrete platform 50 feet long and 6 feet wide, raised 5 inches above the street pavement, with ornamental stone buffers at each end to protect people from passing vehicles, has been constructed by the Association at this point, at an expense of $561.85. It was presented to the City on April 13th.

The value of this Station was at once appreciated by the public, and probably no one improvement ever secured by the Association has been so quickly and generally commended. Cuts and descriptions of the Station have been published in Eastern journals and have been widely commented upon, and it is reported that Chicago, following our plans, will soon construct similar stations there. The Board of Supervisors, in accordance with the recommendation of this Association, has already passed a resolution ordering the construction of another station on Market street, opposite the intersection of Powell, where such a convenience is greatly needed.

PUBLIC CONVENIENCE STATION.

Your Board in its last annual report referred to the great need for public conveniences throughout the City. For several years efforts have been made to cause the building of such structures, but, not succeeding in securing any action from the City which promised immediate results, your Board finally determined that the Association could confer no greater benefit upon the community than by itself constructing a modern underground public convenience station and presenting it as an object lesson which might result in the municipality afterward constructing others.

Accordingly, such a station is now being constructed beneath the sidewalk on Stockton street, adjacent to Union Square. This station will be first class in every respect and will cost about $5200. This will be paid by the Association out of the funds set aside for making practical demonstrations of improvements of this nature. The Station is nearly completed and will be presented within a few days to the City, through the Park Commissioners, who have agreed to maintain it, and care for it properly.

PUBLIC DRINKING FOUNTAINS.

Another practical improvement which your Board has had under consideration is the erection of public drinking fountains in various localities in the City. These important conveniences are almost entirely lacking in San Francisco and are greatly needed. Your Board hopes to erect, at some desirable locality, as another object lesson, some form of drinking fountain for man and beast.

GROOVED STREET CAR RAILS SECURED.

One of the most important improvements secured by the Association during the past year, although its value may not be fully appreciated for some time to come, has been the passage of an ordinance requiring the use of modern grooved girder rails on all street railway tracks hereafter constructed or reconstructed within a district covering the business portion of the City. The first use of these rails will be on Third street, where they are now ready to be laid.

WIDENING THIRD STREET.

Your Board last year called special attention to the necessity for widening Third street below Mission, to accommodate the great amount of travel which uses this thoroughfare. As the street could not be widened without great expenditure, which could only be secured by a Bond Issue, the Board of Public Works prepared a plan for widening the roadway by reducing the width of the sidewalks. The Supervisors approved the plan and the work is already under way. When completed, the roadway will be ten feet wider than at present, new pavement of basalt blocks on concrete will be constructed, grooved street car rails will be laid and nearly all the poles and overhead wires removed, thus making this street one of the best in the City for public travel.

NEW STREET SIGN ORDINANCE.

The two new street sign ordinances, removing all signs from the outer edge of sidewalks and regulating signs attached to buildings, as prepared by the Association, were adopted by the Board of Supervisors during the present year and have given general satisfaction. For the first time, merchants have now the legal right to erect necessary signs projecting over sidewalks. The classes of signs permitted are limited and of such a nature as not to be a disfigurement, but are amply sufficient for all necessary street advertising. All merchants now have equal privileges. They are no longer in danger of having their signs removed and are not obliged to secure special permits. Members may obtain copies of the ordinance at the Association office.

QUARANTINE AGAINST SAN FRANCISCO.

The action of the various State Boards of Health of other States in threatening to quarantine against California on account of the reported existence of bubonic plague in this City and the lack of proper measures for its eradication, prompted your President to invite a joint meeting of the Boards of Directors of the commercial bodies of San Francisco to discuss the situation. The formation of the Mercantile Joint Committee was the result. Its work in putting a stop to the useless discussion of whether or not plague had existed here, and securing the thorough co-operation of the City and State Health Officials with the United States Health Officers in taking such measures as the latter deemed necessary to prevent danger from infection, was immediately effective. Chinatown is being regularly inspected and cleaned, confidence has been restored in the other States and the quarantine of Mexico and Ecuador against San Francisco has been raised.

REMOVAL OF CHINATOWN.

Convinced that the permanent prevention of bubonic plague scares could be secured only by the entire removal of Chinatown from its present location, the Joint Committee has appealed to the Supervisors to present to the people a plan for the condemnation of Chinatown for a public park and to submit at a special election a proposal for the issuance of bonds for the purpose of paying for the property condemned. As yet, the Supervisors have taken no action upon our request.

CHARITIES ENDORSEMENT COMMITTEE.

The work of the Charities Endorsement Committee in investigating and reporting to merchants the standing and actual needs of the many organizations soliciting contributions, and thus preventing fraud, has been most valuable to those merchants who have availed themselves of its services. Your Board most strongly urges every vices Your Board most strongly urges every contributions to charity solicitors unless they can show the official endorsement card from the Charities Endorsement Committee. If the charity is worthy and deserves your help, the card can be secured. If solicitors do not have it, it is prima facie evidence that the institution they represent will not bear investigation; and to give to such solicitors is to waste your money and encourage fraud. This Association seeks to prevent your indulgence in the first and to protect you from the second.

WIDENING STEAMSHIP WHARVES

Your Board has recommended that all new steamship wharves be constructed 125 feet wide, instead of 100 feet, as heretofore, to accommodate the increasing size and number of vessels docking

at the wharves and to facilitate the handling of freight.

VOTING MACHINES.

The great amount of fraudulent voting and counting of ballots at elections in the past, as well as the number of ballots thrown out through errors in voting, has demonstrated the absolute need for an improved system of balloting. We therefore strongly advocated the passage of the voting machine law at the last Legislature, it having been shown that voting machines are the best correction of the evils of our present method.

JUVENILE COURT IN SAN FRANCISCO.

The Board has done much toward securing a Juvenile Court in San Francisco, to prevent contact of juvenile petty offenders with hardened criminals, and for the first year has subscribed $120 toward the fund raised to pay the salary of the Probation Officer of the court.

IMPROVEMENT OF ISLAIS CREEK.

The Board has urged the preservation and improvement of Islais Creek harber. The need for additional available water frontage is beginning to be recognized and every effort should be made to take advantage of the opportunity offered for this purpose by Islais Creek. The Harbor Commissioners and the City Engineer are now jointly preparing plans for this improvement.

TRANSPORT SERVICE AT SAN FRANCISCO.

Your Board has joined with the other commercial bodies in urging the claims of San Francisco for the retention of the transport service at this port. Our representatives at Washington have been urged to exert every effort in that direction and we have the assurance of the Southern Pacific Company and the Pacific Mail Steamship Company that they will do their part in bidding at prices which will enable this City to compete with any other port.

NEW CUSTOM HOUSE.

Your Board has also joined the other commercial bodies in endeavoring to have the appropriation for the New Custom House increased sufficiently to provide additional quarters for the Sub-Treasury, with the result that the appropriation has been increased to $1,500,000.

ANNUAL DINNER.

The Fifth Annual Dinner of the Association was held last November and was attended by 457 guests. The subject for the evening was "The Acquisition and Management by the City of the Geary-street Railroad." Mr. D. M. Delmas spoke in favor of the proposition and Mr. Horace G. Platt in the negative. As all the members who desire to attend the Annual Dinners cannot be accommodated, owing to lack of room, in response to repeated requests from members it has been decided to hold a Semi-Annual Dinner at the time of the Annual Meeting.

GENERAL IMPROVEMENT OF WATER FRONT.

Your Board has under consideration the proposition of endeavoring to secure a general systematic plan for the improvement of our entire water front. If this can be done it will enable the public to form some idea of what is yet to be done, and the different improvements when made will harmoniously fit into some general scheme.

REPAVING COBBLE STREETS.

Your Board has continued to urge the early removal of all cobbles from our business streets. While the appropriation available for street paving during the present fiscal year was small, the following streets have been repaved:

Beale, Market to Mission, basalt on concrete.

Clay, Sansome to Davis, basalt on concrete.

Washington, Sansome to Battery, basalt on concrete.

Sansome, Washington to Jackson, basalt on concrete.

Sutter, Grant avenue to Stockton, basalt on sand.

Commercial, Montgomery to Leidesdorff, bitumen on concrete.

Montgomery, Washington to Jackson, bitumen on concrete.

Market, Van Ness avenue to Twelfth, bitumen on concrete.

Post, Hyde to Leavenworth, bitumen on basalt.

Post, Powell to Taylor, bitumen on basalt.

Hayes, Van Ness avenue to Laguna, bitumen on concrete.

Van Ness avenue, Hayes to Fulton, bitumen on cobbles.

Van Ness avenue, Bush to Pine, bitumen on cobbles.

In addition to the above, contracts have been let and work is now under way on

Dupont, Sacramento to Pacific, bitumen on cobbles.

Third, Misaion to Berry, basalt on concrete.

One hundred and fifty thousand dollars would remove the cobbles yet remaining on a number of the principal streets, and your Board will continue to urge this matter before the City authorities until our business streets are entirely free from cobble pavements.

IMPROVEMENT OF COUNTY ROADS.

We again urge the necessity for improving our county roads so that they will afford easy access to the City at all times of the year. These approaches to the City have been and are a distinct injury and disgrace. During the present year a most important improvement has been effected in the paving with bituminous rock of Mission street, from Silver avenue to Onondago avenue, toward the expense of which property-owners and others contributed $7,500. We have urged the Supervisors to make provision in the next tax levy for extending this work on Mission street and the San Bruno road.

STREET CLEANING AND SPRINKLING

The Association continues to exercise supervision of the street cleaning and sprinkling and has received, as formeriy, the cordial assistance of the Board of Public Works and the contractors. One of the most important improvements in the street cleaning has been a change in the system by which continuous cleaning is performed on Market street and on the first two blocks on Kearny and Montgomery streets, during the noon interval from 11 A. M. to 1 P. M., when street-cleaning was formerly discontinued. A system of flushing Market street has also been adopted which effectually reduces the slipperiness on the street. The work of cleaning downtown on first class streets has been fairly well done, but the work on outside districts cleaned by hand labor gangs is far from the standard we desire to see, and we are continually urging improvement in this respect. Our City has yet to learn the importance of a sufficient appropriation to keep our streets entirely clean.

The street-sprinkling is improving, although frequently it is not sufficiently heavy on dry, windy days.

We have, as heretofore, co-operated with the Board of Public Works in framing the specifications for the new contracts to begin July 1st, and have made a number of improvements, among which are the following:

Market street, from Tenth to Valencia; Golden Gate avenue, from Van Ness avenue to Devisadero street; Fillmore street, from Sutter to Jackson; Larkin street, from McAllister to Sutter, and Stockton street, from Pacific to Union, have been increased to first class, and will hereafter be cleaned by "block men" stationed on the street, and these streets will be provided with metal dirt barreis.

Eternal vigilance is required in the matter of street-cleaning, and this Association is continually called upon to aid in securing the best results. We are convinced that a greater interest was taken in the work by the hand-sweepers when they were in uniform, and the public at that time saw and better appreciated their work.

BONDS FOR IMPROVEMENTS.

Your Board has recommended a submission to the vote of the people of the proposed bond issues for improvements. We urge the members to give this matter their careful attention when the election is held. A proper improvement of the City urgently demands these expenditures in excess of the regular taxation. The City is growing more rapidly than ever before, and we should soon come out into the front rank of clean and progressive municipalities.

FUTURE WORK.

The faithful attention of your Directors to the public interest without regard to personal consideration, has retained the confidence of the people in our Association, and we have reason to look forward to a continued usefulness for the future.

Stronger than ever in the confidence of the public, and working continuously in a generous and harmonious spirit, we look forward to a continued service in the great work of the future in behalf of a cleaner, greater and better San Francisco.

Very respectfully submitted,

BOARD OF DIRECTORS

Of the Merchants' Aasociation of San Francisco.

FRANK J. SYMMES, President.

L. M. KING, Secretary.

May 26th, 1903.

FIRST SEMI-ANNUAL DINNER

OF THE

MERCHANTS' ASSOCIATION

OF SAN FRANCISCO.

Palace Hotel, May 26, 1903

"There is no royal road to good government. Good government comes to the people the bulk of whom show, in their relations to that government, the hum-drum, ordinary work-a-day virtues."

PRESIDENT ROOSEVELT.

Palace Hotel, May 12, 1903.

SUBJECTS FOR THE EVENING:

Introductory Address—President Frank J. Symmes.

"The Merchant in History"—Fairfax H. Wheelan.

"Commercial Credits"—G. Brenner, President San Francisco Credit Men's Association.

"The Problem of Donations and Subscriptions from the Merchant's Point of View"—Andrew M Davis.

General Discussion.

MENU.

Eastern Oysters, Half Sbell

Lord Mayor, with Amontillado

Olives Radishes Salted Almonds Celery

Striped Bass, Cardinal

Potato Rosette

Loin of Beef, Jardiniere

Sweet-Bread Patties, Queen Style

Roman Punch

Stuffed Spring Chicken, Giblet Sauce

French Peas

Mixed Salad with Fine Herbs

Biscuit, American Glace Assorted Fancy Cakes

Dessert

Coffee Cigars

California Riesling Sauterne California Claret

California Mineral Water "Shasta"

THE GUESTS

J. W. Amrath	Leo Davis	C. Holm
Chas. R. Allen	S. H. Daniels	B. S. Hubbard
Leo Alexander	Geo. D. Dornin	J. R. Hillier
A. Armer	E. G. Denniston	Walter F. Howatt
B. H. Ames	G. A. Davis	F. C. Immel
M. Alexander	Bert L. Davis	S. C. Irving
L. Arnstein	F. Dohrmann Jr.	Geo. H. Ismon
James M. Allen	L. R. Dempster	Byron Jackson
Henry Brune	R. R. Dempster	H. L. Johnson
W. E. Boyer	Geo. H. Eberhard	T. L. Johnson
Nathan L. Bell	Paul Elder	J. D. Jessup
D. Biagi	J. A. Eveleth	C. R. Johnson
W. A. Boole	Alex. G. Eells	F. B. Jansen
C. S. Benedict	Frank H. Ellis	B. Katschinski
J. L. Buchan	Dwight Edwards	John A. Koster
J. Bouse	Louis P. Eaton	James W. Kerr
Capt. J. Barneson	C. H. Evans	A. Kains
A. F. Barnard	C. M. Elliott	E. L. Kohlberg
H. Bird	M. W. Fleming	Frank J. Kerrigan
W. Bradford	F. M. French	A. L. Kerr
David Bush	A. Friedlander	H. Kullman
H. Brunner	G. C. Fisher	Fred J. Koster
E. E. Bergin	Henry Friedman	J. C. Kirkpatrick
M. J. Brandenstein	C. R. Ford	M. S. Kohlberg
G. Brenner	Henry Frohman	L. M. King
Emile Bauer	J. F. Fugazi	Herbert E. Law
E. Bonnheim	M. Feintuch	A. Larsen
M. A. Breuss	M. Fontana	Wm. G. Loewe
A. A. Ratkin	James Fagan	Leonhard Lang
E. A. Bernard	I. Freeman	G. Loewenthal
W. P. Buckingham	M. Friedman	J. G. Leibold
S. L. Bernstein	R. H. Gay	Dr. H. Law
E. Brandenstein	Max Goldman	John Lubben
Stenart Carter	Henry Grundel	E. Livingston
S. G. Carpenter	H. S. Greene	August Lang
Jesse Colman	M. Garcia	Robert Luhn
W. H. Crim	F. G. Gantner	Carl G. Larsen
John Caffrey	J. G. Giesting	Samuel Levinson
George R. Child	W. L. Growall	Otto Lang
J. P. Currier	Wesley T. Gorham	M. Loewenthal
Clarence Colman	Mark Green	E. Levinson
B. Croner	J. R. Goodall	J. T. McDevitt
Dr. L. C. Cox	Chas R. Gagan	W. C. McCloskey
D. A. Curtin	J. Gwynn	K. Melrose
H. M. Cochran	T. H. Graham	G. W. Morehouse
Duncan Campbell	F. M Greenwood	R. E. Miller
Eugene G. Davis	John W Gale	Byron Manzy
Henry L. Delmel	Jas. Gartland	L. H McRoskey
A W. Damon	Henry St. Goar	Charles Meier
V. C. Driffield	Adolph Bromada	M P Meyer
G. A. Davis, Sr.	W. M. Hall	William Malm
F. Day	R. B. Hale	Jasper McDonald
R. A. Daniels	John K Hansen	A. J McNicoll
Andrew M Davis	W. W Hanscom	I F Moulton
Percy L. Davis	Oscar Heyman	P. C. Mills
J H Dorlan	George W. Haas	A. H. Martin
H. W. Darbee	John W Hoyt	James McNab
A. L. Davey	Wm. H. Hammer	Donne Merrill
W. A. Doble	F. E Harris	C. Maggini
J. J. Duffy	L. M. Hoeller	G. A. Mattern
A. B. C. Dohrmann	I H. Harbour	L. R. Marlow
M. R. Dempster	L. Heilbroner	Joseph Marks
J. F. Dohrmann	F. H. Huddart	W. S. Miller

J. F. Moroney	M. Rothschild	F. L. Turpin
Wm. H. Metson	Thos. F. Rigney	I. J. Truman
D. R. McNeill	W. G. Richardson	Fred R. Turton
Roy Mauvais	F. M. Ray	Jas. H. Tyson
W. H. Mills	T. A. Richmond	E. W. Taggard
Wm. F. Mitchell	L. Rosenfeld	W. W. Tenney
J. Mendelson	F. Rocca	Isaac Uphain
C. A. Malm	A. C. Rockel	H. Vana
W. McGavin	Wm. S. Snook	C. H. Van Orden
Jay T. Nash	O. H. Smyth	K. H. Vesper
J. Newbauer	Carl H. Schmidt	W. M. Weil
G. S. Nevin	Hadwen Swain	A. J. Wagner
W. R. Nieper	H. S. Stedman	N. Wiesenhutter
L. Oesterman	John Simonds	M Wanlorok
C. P. Overton	A. Silverman	E. F. Welhe
R. Oppenheim	S. Slocombe	Robert Wilson
Chas. W. Pike	Lewis E. Spenr	J. G. Wetmore
H. W. Phelps	H. L. Samson	C. Weinshenk
Roy M. Pike	Dr. H. J. Sartori	Max Wolf
H. O. Palca	Robt. H. Swayne	A. G. Wright
Ransom Pratt	M. Sondheimer	F. H. Wheelan
A. P. Parker	A. E. Sharboro	F. A. Weck
L. C. Plumo	H. Saxtorph	C. L. White
H. W. Postlethwaite	W. M. Searby	C. H. Warkman
G. D. Phillips	L. G. Sresovich	W. H. Wiester
Perry Pendleton	Roy W. Simonds	J. F. Wiggins
John Partridge	Wm. A. Schultz	Geo. L. Walker
R. Postlethwaite	Chas D. Steiger	A. C. Wagenor
F. G. Phillips	C. L. Shainwald	Julius Wolf
H. Peixotto	Martin Strauss	W. J. Woodside
John E. Quinn	J. B. Stetson	Fred Woerner
I. L. Rosenthal	J. B. Stevenson	C. A. Weck
Archibald Reid	R. A. Sharboro	A. W. Wilson
C. V. Rowe	George Stone	William Wolff
Geo. F. Roberts	W. Alex. Smith	H. M. Whitely
H. Rosenfeld	J. N. Sresovich	Geo. A. Webster
M. L. Requa	E. Sottle	A. A. Watkins
A. G. Rockel	R. S. Shainwald	Wm R. Wheeler
J. W. Richards	A. A. Sanderson	Geo. T. Wright
Robt. C. Reid	A. M. Sutton	Horace Wilson
Wm. A. Ross	F. J. Symmes	Geo. H. Young
Chas. A. Rauhut	Paul Scholz	

THANKS TO RETIRING DIRECTORS.

The resolutions below were unanimously adopted at the last meeting of the Merchants' Association directorate:

Resolved, That the Board of Directors of the Merchants' Association hereby expresses its thanks to the retiring members of the Board, Messrs. Charles M. Plum, Walter E. Dean, W. J. Dutton and A. J. Rich, for the valuable service they have rendered the city in serving on the Board, and the hope that at some future time the Association may again have the benefit of their services as Directors;

Resolved, That a copy of these resolutions be transmitted to each of the retiring members of the Board.

ISLAIS CREEK MUST NOT BE GIVEN AWAY.

On no account should the Board of Supervisors permit the Southern Pacific Railway to fence in Islais Creek with lines of track on an exclusively owned right of way. If the Supervisors grant such a permit, the public should demand that the Mayor veto it.

Islais Creek will soon be needed by the commerce of the port, and will be about the only available water front left. When it is lost it can never be regained, and to give it to any one company would be a good way to discourage other railway systems from looking toward San Francisco as a possible terminus for transcontinental lines.

The future possibilities of Islais Creek belong to the people of San Francisco. Access to this water on the lowest possible terms for all alike is essential to the best development of the city. Any Board of Supervisors that would turn it over to the exclusive control of any corporation would be faithless to its obligations.

THE SWEEPERS AND THE UNIFORMS.

More complaints have been heard about the street sweeping since the sweepers' uniforms were discarded than in any similar period during the past nine years.

This is exactly as the REVIEW predicted it would be. There may be people who can not see any necessary connection between uniforms and good public service at this kind of work, but the undeniable fact remains that since the uniforms were abolished the streets have not been swept well.

It is not that the sweepers are lazier than other men. The same deterioration would take place in the United States Army if every man dressed as he pleased.

THE SCANDAL IN THE CIVIL SERVICE.

The recent Civil Service disgrace, ending, as it probably has, in the indictment of the head of the Commission for felony in "raising" an examination paper, should not be permitted to discourage the friends of civil service reform, nor fool the public into giving credence to the charges that the system in this city is irretrievably bad. We don't burn down the house because the roof leaks; and the Mershon scandal is of even less relative importance by comparison with that solid structure of civil service reform which has been built up in this city during the past three years.

But though a trivial incident in itself, it served to disclose the extent and vitality of the opposition to any civil service conducted on business principles. It was immediately seized upon as proof that the whole system was worthless and corrupt. Persons who want patronage, paid for by the people, to use for their own ends, were glad of the chance to persuade the public that it had made a mistake in adopting the merit system. They have been quite reckless in their malignity. The service was described in part of the daily prints as "rotten to the bone," or words to that effect. It was declared that "everybody knew it was rotten," and that for a long time it had been common knowledge that questions could be bought in advance of examinations.

All this is perfectly untrue. The civil service of San Francisco is not "rotten to the bone." The knowledge that it is, does not exist, and hence can not be common property. And most of the examinations have been conducted squarely and without fraud or favoritism; we think it safe to say that at least 98 per cent of them have been, and possibly more. If these examinations had been "fixed," or if the questions had been generally peddled about the City Hall corridors and the neighboring gin mills beforehand, then the presumption would follow that a large majority of the successful applicants were cheats and frauds who bribed their way into the service. That is a gratuitous slander. The great majority of civil servants under the merit system are honestly in their places and are giving the city what it never received under the spoils system: a dollar's worth of work for a dollar.

To charge the civil service administration with being, and having been, generally corrupt because one Commissioner is caught in dishonorable practices is to slander and malign, for contemptible reasons, hundreds of decent, hard-working and meritorious servants of the municipality who had to reach their places through examinations conducted by the commission.

It is true that the civil service administration has not been perfect, even without Mershon. It has made mistakes, and recently it has been lax.

More examinations might have been held during the last year and a half. It is three years and a quarter since the charter was adopted, and the merit system is not yet fully installed. The janitors employed in the city's public buildings ought to be brought under the regulations somehow. As long as there are any considerable numbers of positions for which no examinations have been held, and to which the charter makes the law applicable, examinations for promotion in the Fire and Police Departments could well be deferred and the places filled temporarily, inasmuch as all of the men in these departments are under the protection of the law already.

But these matters are mere detail, such as the REVIEW pointed out last month. In spite of such minor defects, civil service reform in San Francisco is a reality as far as it has gone, and has done what its proponents claimed it would do. It has almost banished politics from the Fire and Police Departments. It has raised the standard of economy and efficiency in the various administrative offices now supplied with civil service men. It has made it very much harder for the average petty boss to promote his ends by a promise of jobs "in the Hall," as the number of disappointed heelers attests, there being several hundred less available jobs to promise than heretofore. All the system needs to become as nearly perfect as human institutions ever are, is a board of strong, obstinate Commissioners who will not permit themselves to be tampered with, or cajoled or persuaded, and who will execute the law to the letter, regardless of whom it may hurt.

In every attempt to install the merit system there comes a time when the people have to demand that it be administered by its friends instead of by its enemies. And the same principle should apply to criticisms of it. In the present case the enemies of the system have labored hard, and brought forth little against civil service reform as a whole except generalities and groundless abuse. The methods and motives of their attack should debar them from a hearing in future.

Mr. C. H. Bentley's toast at the Oakland Board of Trade dinner:

The Golden Gate wide open; and may the gatekeepers never be mistaken for pirates.

STATE HEALTH BOARD URGES THE REMOVAL OF CHINATOWN.

Declares Its Continued Presence a Menace to the Commerce and Industry of the City.

The State Board of Health has taken up the project of removing Chinatown. At a recent meeting in Sacramento it adopted the following resolutions:

Whereas, The presence in the heart of the great city of a large and unassimilable population is a constant and serious menace to the health, commerce and industries, not only of the city itself, but also of the State, and even the nation at large; therefore be it

Resolved, That this Board unqualifiedly approves and urges the removal of Chinatown from its present site in San Francisco to some outlying and isolated district, where, under new conditions, strict sanitary regulations may be enforced both in regard to erection of buildings and their occupancy, and where, if necessary, strict quarantine may be enforced without prejudice to local interests;

Resolved, That pending such removal, in addition to the measures at present employed, the inhabitants of Chinatown, if legally possible, be removed from all underground and other tenements not freely accessible to light and air.

Resolved, That the attorney for this Board be and he is hereby instructed to inform us fully and as early as possible, what procedures would be necessary to accomplish these purposes with the greatest certainty and the least delay.

Resolved, That the secretary be instructed to furnish copies of these resolutions to the Board of Health of the city of San Francisco, the United States Marine Hospital service, such public bodies as may interest themselves in the sanitary conditions of San Francisco and to the public press.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS. DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS, BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION

VOL. 7. SAN FRANCISCO, CAL., JULY, 1903. NO. 83.

KEYS OF THE CONVENIENCE STATION ARE TURNED OVER TO THE CITY.

Gift of the Merchants' Association to San Francisco is Now Ready for the Service of the Public.

The Underground Public Convenience Station for men and women, built by the Merchants' Association, beneath the sidewalk on the east side of Union Square, has been completed and formally presented to the Board of Park Commissioners, in trust for the people of San Francisco. Secretary King appeared before the Board on June 29, and turned over the keys, accompanied by the following letter:

June 29, 1903.

To the Honorable Board of Park Commissioners, City and County of San Francisco:

Gentlemen: The Merchants' Association takes pleasure in presenting to your honorable Board, and, through your honorable Board, to the City and County of San Francisco, the underground public convenience station which the Association has recently constructed at Union Square.

The Association has been prompted to undertake the construction of this station in view of the entire absence of such conveniences in this city and the often-expressed wishes of citizens that they should be furnished, and does so with the hope that the object lesson thus afforded will result in similar stations being constructed by the municipality in various portions of the city.

We believe that small stations for men could be constructed beneath the sidewalks along Market street, and in various portions of the district south of Market, and in the wholesale district north, with stairway entrances from the sidewalk opposite blank walls, which would be of great benefit and create no obstruction to the public.

SOUTH ENTRANCE. THE TABLET READS: PUBLIC CONVENIENCE FOR WOMEN; PRESENTED TO THE CITY OF SAN FRANCISCO BY THE MERCHANTS' ASSOCIATION, 1903.

INTERIOR OF MEN'S DEPARTMENT.

We trust that your honorable Board will cause the station at Union Square to be kept open during such hours ae will best accommodate the public and that the attendants who will be provided will give such intelligent supervision and care to the maintenance of the station as will keep it perfectly clean at all times and in a condition which will compare favorably with that of the lavatories in our best office buildings.

Very respectfully yours,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

FRANK J. SYMMES, President.
L. M. KING, Secretary.

The station has cost $5,200 and is the finest thing of the sort in the country. It is said that no exactly similar gift has ever before been received by an American city from a body of private citizens. The donation has aroused great interest locally and in the East. Requests for plans and descriptions have reached the Association from such progressive cities as Milwaukee and Detroit, and even from so distant a point as Halifax. Many Eastern periodicals, devoted to municipal improvement, have made requests for views and estimates of cost.

Local appreciation has been lively and gratifying. The public, as far as it has been informed about it, has taken great interest in the work from its inception. Construction has been watched by crowds each day, and the only sentiment has been that of approval.

Members of the Association and of the city government and representatives of the people at large were invited to a public inspection on June 23, after the completion of the structure and before it was turned over to the city, and hundreds of people responded, thronging the entrances and filling the underground rooms all day. They critically examined the fixtures, admired the lighting arrangements and praised the beautiful, cream-white, glazed brick walls, that look so cool, clean and sanitary.

Especially gratifying to the Association and significant of the value of its effort, was the large number of ladies that visited the women's department and took advantage of the occasion to express their thanks for the arrangement made for their convenience in the midst of the shopping district. It left no doubt that the station would be valuable to all classes of persons it is intended to serve.

None of the visitors had seen anything so complete and well-appointed in all particulars. No item of equipment was lacking that could in any way contribute to the utility of the place or the convenience of the public using it, and yet it is so unobtrusive and out of the way that it might be passed by on the sidewalk overhead without notice. It is the only underground convenience station on the Pacific Coast.

The approaches are just within the sidewalk line and are separately marked for men and women. The entrances are guarded by an iron railing and will be partly concealed in time by a good growth of shrubbery and flowers.

At either entrance a flight of stairs descends from the street level and gives access to a spacious chamber, light, airy and clean, although entirely underground. There are no moldings, cornices nor other decorations to catch dirt. All the material is hard and glazed. The walls are of white enameled brick that looks like porcelain. The floor is of vitrified tiling, laid with a good pitch and fitted with grated drain holes, to permit complete flushing as often as it may be required. The small amount of woodwork necessary is of weathered oak, with a hard, bright finish, so that it may be the more easily wiped up. The partitions between the closets are of gray Columbian marble, and the stanchions supporting them are iron, covered with white enamel.

All the plumbing fixtures are of the most improved patterns. The closets are of the "flushometer" type, with hand-levers for flushing. The urinal trough is of yellow glazed porcelain and is furnished with an automatic flush tank. In each compartment is a lavatory basin, equipped with soap, towels and a wall mirror, and in the women's room are tables where wraps and small articles can be deposited.

Complete and constant ventilation is secured by patent "carriage step" ventilators placed at the outer edge of the sidewalk, and by openings in the doors and in the sidewalk lights, of which enough have been provided to let in floods of daylight. At night, it will be illuminated by electric bulbs. When turned over to the Park Commissioners, the station was provided with soap, towels and other sanitary appliances.

In accordance with the Park Board's agreement with the Association, constant attendance will be provided to keep the place in order. A woman attendant will be continually present on the woman's side and a special employe of the Park Commission will be always on duty in the men's department. This amount of labor will be able to keep the place spotlessly clean. The station will be kept open such hours as will best suit the convenience of the public; probably through the day at first, and later at night, if circumstances require it.

It is the hope of the donors that the station will soon demonstrate its great usefulness to the San Francisco public, and that in consequence the municipality will shortly provide other convenience stations in localities where they are just as badly needed as at Union Square—for example, near the Ferry building and at various points along Market street.

THE CITY'S OPPORTUNITY TO TRY MUNICIPAL OWNERSHIP.

If the Geary Street Road Failed to Pay, It Could Easily Be Sold For More Than It Cost.

Written for the Review by I. GUTTE, Member Committee of One Hundred and Board of Freeholders.

Article XII of the Charter reads as follows: **It is hereby declared to be the purpose and intention of the people of the City and County that its public utilities shall be gradually acquired and ultimately owned by the City and County.**

In the Committee of One Hundred, which did the preliminary work for the Charter, and in the Board of Freeholders, of both of which bodies I was a member, the votes were unanimous in favor of the proposition stated above.

If ever an opportunity offered itself to determine that public ownership of a street railroad is for the benefit of the people in more ways than one, we have that opportunity now in the proposed acquisition of the Geary-street road.

I can see no reason why San Francisco should not try the experiment, as no possible loss can accrue to the city; for after the city has built an up-to-date underground electric road, with the so-called grooved rails, at the proposed cost of seven hundred thousand, or even a million dollars, if the future should demonstrate that it can not be properly administered by the municipality, capitalists could easily be found to pay to the city the cost of the road, plus interest and a bonus, or to lease the road, paying a handsome annual rental, besides the prescribed percentage on the gross earnings. But there will be no need of either selling or leasing the road, for I am certain that it will pay well and San Francisco will make a large annual profit.

I trust the question of a bond issue will again be submitted to a vote of the people. I am decidedly opposed to the building of a cheap overhead trolley road. We should have the underground system, do away with the poles and the dangerous overhead wires, which are a menace to life and property, and have the flat grooved rails, which are no obstacle to street traffic. Then the street can be kept in order and will not be cut up, as is the case with the abominable rails in use now.

MORE SAFETY STATIONS ARE NOW IN PROSPECT.

Another Crowded Corner May Soon Be Equipped With this Convenient and Necessary Device.

It will probably be found within a short time that the construction of the safety station at Kearny and Market streets has had the desired effect of promoting the proper equipment of San Francisco's streets with several of these very necessary devices. The *Argonaut*, one of the most influential of our local journals, said last week:

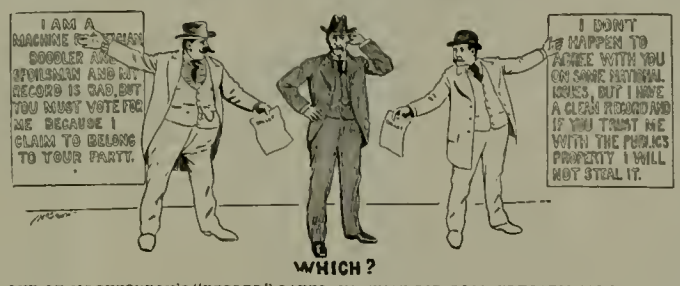
Any person who passes the junction of Market and Kearny streets during the busy part of the day can appreciate how useful is the isle of safety constructed by the Merchants' Association, and how great is the debt the people owe to that association. The work and expense of construction fell upon the Merchants' Association because the Supervisors failed to act in the matter, but there is still an opportunity for the Supervisors to redeem themselves from the charge of sluggishness. The junction of Market and Kearny is the most congested section of the city, but a similar point of congestion exists at the junction of Market and Powell streets. With the completion of the Flood Building and the continued growth of the city westward, this condition of congestion will increase. At the corners of Stockton and Market streets and Market and Fifth streets similar conditions exist, and at each of these places an isle of safety will soon become an absolute necessity for the protection of persons getting on or off the cars. The Board of Supervisors should erect these immediately, before the danger period is reached. If they can not be persuaded to act, the Merchants' Association might be persuaded at least to assist, and thereby increase the debt of the public to them.

Preliminary steps are now being taken to secure two more such structures on Market street, and unless there is a hitch in the negotiations the corner of Market and Powell, and one other crowded point, will soon be supplied.

CLEANING UP A BAD CITY GOVERNMENT.

Vigorous Action of the Municipal Voters' League, by which the Chicago Common Council has Been Purged.

A few years ago the Chicago Common Council was one of the worst municipal legislative bodies in this country. It became respectable. It did not reform itself, nor was it purified by the operation of any specialized legal or political machinery. The improvement was effected by an organization of private citizens, unknown to politics and indifferent to fame, but enjoying, as reputable and conservative business men, the confidence of the public. Their deadliest weapon was the printed record of every crooked candidate for the municipal legislature, and they used it with tremendous effect. The story of their rapid victory is told in the following article by George C. Sikes, written for the bright new Chicago weekly, "Christendom," in which it appears as part of a serial. The article and illustrations are reproduced here by courtesy of "Christendom's" editor.


I AM A MACHINE REPUBLICAN BOODLER AND SPOILSMAN AND MY RECORD IS BAD, BUT YOU MUST VOTE FOR ME BECAUSE I CLAIM TO BELONG TO YOUR PARTY.
I DON'T CARE WHICH?
I DON'T CARE WHAT HAPPEN TO AGREE WITH YOU ON SOME NATIONAL ISSUES, BUT I HAVE A CLEAN RECORD AND IF YOU TRUST ME WITH THE PUBLICS PROPERTY I WILL NOT STEAL IT.

ONE OF MCCUTCHEON'S "RECORD" CARTOONS, THAT DID GOOD EDUCATIONAL SERVICE.

In some respects it was fortunate for Chicago, inasmuch as conditions were bad, that they were brazenly and insolently bad. It was furthermore fortunate for the future political development of Chicago that the evil then existent in its midst was given concrete expression in the personality of a single individual. In the cruder stages of society belief in personal devils is an aid to the religious development of man. So in politics; the community that is just beginning to grope upward will make faster progress if the evil that tends to drag it down can be made incarnate. Chicago fortunately had a personal embodiment of the forces in the community making for misrule.

Charles T. Yerkes came to Chicago from Philadelphia, where he had learned the value to business man and politician alike of combining politics with business. He proceeded to introduce into Chicago what have since become known as

CHARLES T. YERKES, THE TRACTION MAGNATE.

"Philadelphia methods." Through machine leaders—keeping his own personality as a political factor in the background as much as possible—he helped to make and unmake Councils, Mayors, legislators and Governors. He was at the height of his power, both financial and political, in 1895 and 1896. He had acquired control of the street railway systems in the north and west divisions of the city. Many of his most important franchise grants were to expire in 1903. He wanted more valuable renewal privileges than it was in the power of the Council to grant. He sent his agents to the Legislature in 1895 to ask it to give to the Chicago City Council the power he wanted that body to have. The Legislature complied. Governor Altgeld's veto, and that alone, saved the city of Chicago from spoliation at that time, for had the bill become a law the City Council as then constituted would have given Yerkes anything he might have chosen to ask.

But meanwhile the mass of the people, angered by continually recurring franchise stealing scandals, were rapidly awakening to an appreciation of the special importance of the grants to expire in 1903. They were beginning to understand, too, that Mr. Yerkes was seeking more valuable franchise privileges than any that hitherto had been conferred in Chicago.

It was in these circumstances that the Municipal Voters' League was called into being in the early part of 1896 for participation in the spring campaign of that year. From that time until the present the traction question has been the chief issue on which the fight for a better City Council has been waged; and in the earlier days and until he decided to abandon Chicago and seek other pastures, which he did in 1899, the main attack was distinctly against Yerkes and Yerkesism. So obnoxious did the name of this franchise manipulator ultimately become in the community that it was political death to be in any way allied with it in the public mind.

The Municipal Voters' League entered upon the campaign of 1896 with a desire to achieve immediate practical results so far as possible, but of necessity the work in the earlier years was largely educational, and was designed to inspire confidence in the sincerity of the movement. The people had become so accustomed to hypocritical maneuvers in the name of reform that they were slow to trust any new movement. The League, under the presidency of George E. Cole, backed by a strong Executive Committee, undertook its work in a way to inspire popular confidence. "Aggressive honesty" was the watchword from the outset.

Respectability was in no case allowed to serve as a cloak for wrongdoing, as the following incident shows. Among the out-going Aldermen who were candidates for re-election in 1896 was E. W. Stanwood of the Thirteenth Ward, a man of good business standing. On the strength of his votes for several objectionable ordinances he was opposed for re-election by the League. This action brought forth a protest in behalf of Mr. Stanwood, signed by leading citizens, among them judges on the local bench. The League's reply was as follows:

Gentlemen: Your communication of the 4th inst. in respect to the candidacy of Mr. Stanwood for re-election as Alderman for the Thirteenth Ward has received that careful consideration by the Executive Committee of the League to which its subject matter and your positions and standing entitle it. I have also had a personal interview with Mr. Stanwood. This re-examination of the question presented has confirmed the committee in their conclusion that the League cannot indorse Mr. Stanwood's candidacy for re-election. This conclusion is not due to the influence of his opponent's friends, as you suppose. It rests solely on the public record of Mr. Stanwood. As Alderman, he voted for the Universal Gas, Calument and Blue Island, General Electric and other questionable ordinances.

You say: "You will find in every instance where he is charged with having voted for a so-called 'boodle' ordinance, it was not done corruptly, but that he might secure votes for some meritorious measure which would benefit the whole people." We regard this defense of Mr. Stanwood, which is put forward with confidence by men of your standing, as painful evidence of the low standard by which the public conduct of city officials has come to be measured even by good citizens. Gentlemen, has it not occurred to you that the defense which you suggest for Mr. Stanwood—that he gave his vote for corrupt measures in exchange for votes for meritorious ones—is a defense which is equally available to the most notorious boodler in the Council? Do you not know that this is one of the most insidious and common forms of legislative corruption? Would you have a reform movement indorse the support of corrupt ordinances in exchange for the votes of their promoters for meritorious measures? We cannot believe that this is what the public expects of the Municipal Voters' League. It is the unanimous opinion of the Executive Committee, reached after careful and unprejudiced examination, that Mr. Stanwood's official record does not justify the renewal of his commission to exercise a great public trust.

Our standard, only aggressively honest and capable men for city officials, may now by comparison seem high, but we believe it to be the only true one. We may not at once secure such candidates in all cases, but we can at least make public the records of all candidates. We intend that no man having the public record of Mr. Stanwood shall return to the Council as a representative of reform.

By order of the Executive Committee.
GEORGE E. COLE, President.

This letter, which was spread before the people in the newspapers, made a distinct impression upon the community. It showed that the League was no respecter of persons. It resulted in the defeat of Stanwood, and did much to gain for the League the confidence of the voters for future campaigns.

The great obstacle to municipal betterment which the League and forces allied with it made special effort to tear down was the fetich of partisanship. It was the custom of notorious "boodlers," who had no qualification for office and who cared nothing for the principles of any party, to ask the support of voters on the ground that they were the nominees of one or the other of the great political parties; and the surprising thing is that their appeals were so often successful.

The League took the position at the outset, in

GEO. E. COLE, FIRST PRESIDENT MUNICIPAL VOTERS' LEAGUE.

which it was supported by most of the newspapers, including some of the party organs, that the office of Alderman was non-partisan in nature and that the voters should pick the better man, regardless of his national party affiliations. This position challenged some hostility at first, but all open opposition was soon overcome.

The Hamilton Club, a distinctly partisan Republican organization, helped matters much by

adopting, after spirited debate, a resolution declaring: "That in the selection of aldermanic candidates for the coming city election, the fitness, competency and integrity of such candidates should be paramount to all other considerations. That the party nominations should be made sufficiently early, so that the public may be able by independent nominations to correct any mistakes in such regular nomination."

To-day there is scarcely a citizen who values his standing in the community who would have the hardihood to stand before a Chicago audience and urge the election of this or that candidate to the City Council solely or even chiefly because of his affiliation with a particular party. In later years the voters of Chicago have manifested remarkable independence in aldermanic elections. In 1901, for example, the Democratic nominee for Mayor was elected by a plurality of nearly 30,000 votes over his Republican opponent. At the same time, out of thirty-five Aldermen elected, twenty-one were nominally Republicans and only fourteen Democrats. This meant, of course, that many wards giving pluralities for the Democratic nominee for Mayor elected Republican Aldermen.

EACH VICTORY HELPED.

The most effective work in educating the community and leading it forward was done by the men who were placed in office with the backing of the league. Each success paved the way for new achievements of still greater importance. When the league came into existence there were in the Council some seven or eight members who were resolutely devoted to public interests, prominent among them being William Kent, who had been elected Alderman from the old Thirty-second Ward in 1895. When Mr. Kent first went into the Council he was told that it would be well enough for him to attack measures of which he disapproved, but that he should be careful not to say anything reflecting personally on his fellow-Aldermen. He was told that he would get along much better and make more friends by pursuing such a policy. But Mr. Kent soon made up his mind that mere discussion of the merits of measures coming before the Council was nothing but an academic pastime. On occasions he would become painfully personal in his references to the men back of particular measures, and to this day the remaining members of the "gray wolf" pack in the Council and out of it stand in dread of his tongue and pen.

GOOD LEADERSHIP.

Another man whose presence in the Council in those days struck terror to the hearts of the "gangsters" was John Maynard Harlan, a son of Justice Harlan of the Federal Supreme Court. Mr. Harlan was elected to the Council with the League's support in 1896, in a sensational campaign against ex-Alderman John H Colvin, one of the most capable of the "gang" leaders. Mr. Harlan is a man of striking physique, ready in debate and every inch a fighter. Sometimes even when they had the votes to accomplish their purposes the "gangsters" were thwarted by the courageous action of the minority under such gallant leadership. The majority was constantly on the defensive.

It was shortly after the election of 1896 that the Union Loop ordinance came up and was passed. Twenty-four Aldermen, or just enough to sustain a veto, signed a petition to the Mayor asking him to veto the ordinance, and insist upon proper compensation to the city before allowing it to become a law. This action at least had the effect of forcing the Mayor to show where he stood. It also encouraged the people to look to the struggling element in the City Council for leadership on public questions. As the result of the election of 1897 the so-called "honest minority" of the Council was still further augmented.

AN EDUCATED ELECTORATE.

In 1898 the League's successes were still more striking. It was claimed that the "honest minority" had become a majority and ought to organize the Council on non-partisan lines. The Democratic caucus slate, with "Johnny" Powers at the head, was finally put through, but only with the help of Republican votes. The next year, 1899, the Council was actually organized on non-partisan lines, by the better element in it, and this plan of council organization is now the accepted one.

Mayor Harrison, after his election in 1897, immediately took an active part in the movement against Yerkesism and long term franchise grants, and later he became a leader in advocacy of municipal ownership and the referendum. On these issues he was three times reelected Mayor.

The last eight years in Chicago have been a period of agitation, education and advancement of public sentiment, until to-day the Chicago electorate is more alert, intelligent and discriminating on questions relating to the municipal well-being than is the electorate of any other large city in the United States. The work of education has been well done, and the fruits are already manifest in the form of an improved City Council. The power of machine politicians is weakening at every point, under the vigorous and constant attacks to which it is subjected. The people, made conscious of their strength by the transformation already wrought in the Council, are striving in a spirit of hopefulness to regain control of other governmental agencies that had been allowed to fall into the hands of special interests. Their particular aim and determination at the present time, apparently, is to make the Illinois Legislature representative of public interests and fair to Chicago.

DUTY OF BUSINESS MEN TO THE MUNICIPALITY.

Their Organized Influence should be Exerted on the Side of Decency and Justice.

Extract from an address by Clinton Rogers Woodruff before the annual meeting of the National Municipal League, on "A Year's Progress;" specially revised by Mr. Woodruff for the MERCHANT'S ASSOCIATION REVIEW.

When our business men generally set their faces against prevailing municipal conditions and resolutely set themselves to work to change and improve them, we may look for a great advance.

In this country, at this time, they hold an important, if not a dominating position. They have only to direct their attention to a subject with their accustomed thoroughness and aggressiveness, and concrete results are not far off.

Unfortunately, too many of them, in fact, a large majority of them, draw a sharp line between business and political life, and refuse to take any part on the latter side. A change, however, is coming over even the conservative business men. The action of the Ohio Board of Commerce and Trade, and the New York and San Francisco Merchants' Associations is hastening the tendency. The fact that they have taken an active part in political affairs has not injured their usefulness and influence as commercial bodies, and it has materially aided the cause of better municipal government.

No one has more forcibly stated the argument in behalf of the active participation of business bodies in municipal politics than the former President of the New York Merchants' Association (D. Le Roy Dresser) in an address before the Silk Association of America. Mr. Dresser said:

I firmly believe that it is the duty of commercial organizations such as your own, for instance, to investigate and take action on matters which vitally affect the business community as a whole, just as thoroughly and quickly as the individual members of the organization would look into anything concerning their own business. I do not for a moment think that bodies such as the Silk Association of America or the Merchants' Association of New York, connected as they are with business and commerce, should be concerned in things that are purely political, but I do strongly hold that they should say to the politician, when he attempts to bring about wrongful or mistaken legislation or action which will affect their welfare, "Thus far shalt thou go, and no further." If taking such action as this can be called going into politics, then as President of the Merchants' Association, I plead guilty to the charge of having entered the political field.

Last summer the Merchants' Association took action which some people construed as a very strong indication that we were in politics. I refer to the charges against poor old Devery. Why did we take such action? Because one of the chief objects of the Association is to invite out of town merchants to come to New York to buy goods in this market. While each season we brought thousands of buyers to this city, many were deterred from coming to New York in view of what they had read in the papers as to the condition in the Police Department, whereby corruption, vice and crime were permitted to exist unchecked. Gentlemen, there were outward signs all round this city showing that the municipal government then in control countenanced corruption and vice in every form. It was for that reason the Merchants' Association preferred charges against Deputy Police Commissioner Devery.

In closing, I can only ask that, as you go to your homes, you register a vow to do all in your power in the future to increase the scope and influence of commercial organizations, for in that way you will be helping to advance the material prosperity of this nation, both in commerce and finance, as well as raising the standard of civic honesty and decency.

If the Merchants' Association of the metropolis of our Nation can take such flat-footed action as that of the charges against Devery, and its successful campaign against the Ramapo job; if the New York Chamber of Commerce can lend its influence to the appointment of the Committee of Fifteen to investigate the social evil, then there is no reason why every other business body in this country should not at once array itself on the side of municipal decency and righteousness and at once take vigorous steps to bring about a better state of affairs.

ENDORSEMENT COMMITTEE OFFERS PRACTICAL HELP.

Its Book of Blanks Will Assist Merchants in Having Doubtful Charity Schemes Investigated.

As the work of the Charities Endorsement Committee expands, new methods are devised for increasing its efficiency. One of the means employed for facilitating its work is a little book of investigation blanks intended for the use of business men when asked to contribute to the support of some unknown charity scheme. The first page contains the following very pertinent hints:

The Charities Endorsement Committee suggests to merchants desiring to know the standing of enterprises soliciting support from the public that—

All solicitors not having the endorsement card of this committee be sent to the office, 606 Montgomery street, with one of the accompanying blanks.

If the enterprise is purely charitable, and its investigation comes within the scope of the Charities Endorsement Committee, that body will take action.

In all other cases, the office of the Associated Charities will investigate the enterprise, and report the facts to the merchant or firm requesting the investigation.

Immediately on receipt of the blank, a preliminary notice will be sent the merchant. Failure to receive such notice will indicate that the solicitor has not called.

The application blank reads as follows:

To Charities Endorsement Committee of San Francisco,
606 Montgomery Street, Room 2.
The bearer.....

is soliciting for.....

Please notify us if the investigation of this enterprise comes within the scope of the Charities Endorsement Committee. If it does not, we shall expect a report from the Associated Charities.

.....

.....

This will end many an otherwise painful and expensive interview, and if the solicitor returns with an endorsement card, the person to whom it is exhibited may feel assured that a donation will be well placed.

The blanks may be had on application to the committee at the office of the Associated Charities, 606 Montgomery street. Phone, Main 453.

A GOOD BOOK FOR SAN FRANCISCANS.

"Modern Civic Art," by Charles Mulford Robinson, is Full of Ideas and Inspiration for Those Interested in the Improvement of the City.

The recent tendency of great populations to huddle in cities has made imperative the demand that the cities shall be as well ordered physically as brains and taste can make them.

In every municipality of any importance in the country there is a growing body of the people taking a vital interest in what their city is going to become, and a pride in seeing that it shall be well arranged, well administered, and as beautiful as may be. The large number of active civic organizations engaged in improving the conditions of urban life, and working intelligently and persistently to that end, attest that this is neither a hobby nor a fad. At the present time, almost every city in the land, from New York to Nome, is making a real, self-conscious effort to brace up, and become something better and more suitable for human habitation than a mere collection of unrelated buildings and streets, that have grown up, as almost all our towns have, without design, conscious aim, or thought of permanent beauty and fitness.

FIRST PRIZE.

A HELPFUL BOOK.

This impulse is strong and wholesome, and very helpful to it in the way of giving it taste and proper direction will be found a certain lately-written book, by Charles Mulford Robinson, entitled "Modern Civic Art," published by G. P. Putnam's Sons, New York, at $1.25 net.

The best thing about Mr. Robinson's book is that it is practical. The utilitarian is kept well to the front. Every real need of a city is frankly and honestly recognized. The author proceeds on the principle that city life is a great and commendable thing, that it is nothing to be ashamed of, and that there is no good reason why it should be squalid when it can just as well be splendid. Almost all its necessary furnishings can be made objects of beauty and sources of pride, ministering alike to the material well-being of the public and the elevation of its ideals of citizenship.

Civic art, says Mr. Robinson, is municipal first of all. If men seek it, they seek it not for art's sake, but for the city's. They are not asking the town to help art, but art to help the town.

ALWAYS UTILITARIAN.

This art, which is so utilitarian in its purposes as to be civic first and art afterwards, may be defined, then, as the taking, in just the right way, of those steps necessary or proper for the comfort of the citizens—as the doing of the necessary or proper thing in the right way. It is not merely a bit of aestheticism. There is nothing effeminate and sentimental about it—like tying tidies on telegraph poles and putting doilies on the cross walks—it is vigorous, virile, sane. There can be only one successful civic art. This will be one which joins utility to beauty. Cities are not made to be looked at, but to be lived in.

And of course, other things being equal, the one that is best to live in is the one of most imposing beauty compatible with utilitarian arrangements. That is what gives dignity, character, tone. That is what "attracts visitors," in the dear old phrase of our land boomers; and incidentally elevates the life and enlarges the proper self-esteem of the denizens.

There is one particularly good hint for San Francisco in this respect, in regard to the proper treatment of its approaches by land and water. It is over the bay that the majority of our visitors reach us; that bay which is the city's brightest heritage and most valuable asset. Of a city's water approach Mr. Robinson says:

WHAT THE WATER FRONT SHOULD BE.

If civic art is anywhere to be jealous of results, there is no point that can more fittingly demand attention than this—the picture of the city from its river, its lake, or sea. No expression of nature is so welcome in a city as water, with its care-free, gay and tireless playfulness. No city with so great an aesthetic asset at its feet should fail to utilize it, or part of it, for aesthetic purposes, though there be ever so foolish an indifference to the picture that the city itself may make when seen across the waves.

SECOND PRIZE.

The shore must belong and perhaps always be one of the city's focal points, but the tendency is to appear to turn the back upon the water. At the water's edge the town began, and pressing inward and climbing higher, the beginning is forgotten or ignored as if a cause for shame. But rather is it cause for pride, and as the city grows the water gate is still the entrance, the view across the waves the first picture still for growing numbers.

San Francisco has one of the most magnificent harbors in the world. We ought to know that, we have been told it so often. It has a generous length of bold and vigorous shore.

CIVIC NEGLECT.

Rising behind this shore line are splendid hills, and here and there among them are beginning to appear noble works of architecture, aspiring to the sky in fairy beauty, like the Spreckels building, or swelling upward in broad, majestic bulk like the Haywards structure. What is our water front as a vestibule to the city? A stretch of wooden pier sheds, gable-roofed, eaveless, wooden, flimsy-looking and hideous, surmounting a maze of wormy and barnacled piling, through which the refuse of the harbor-front sucks in and out with the tides, part of its husks and rinds and decayed vegetables to be caught and held betimes, like dirt in the teeth of a rake—the stretch broken midway by the ferry-boat slips, with their dividing bulkheads bumped and twisted out of plumb, looking the picture of fickle and drunken frailty.

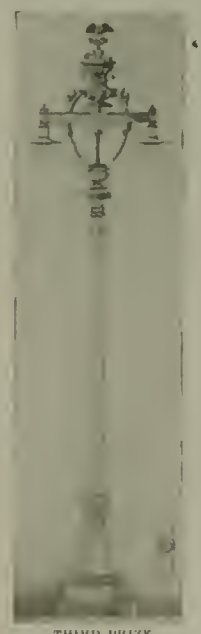
Do you remember the old ferry sheds, that used to be, with their procession of gables marked "San Jose," "Sacramento," "Stockton," "Sausalito"?

We have certainly improved on that. We have a fairly good stone building, surmounted by a beautiful tower, which must be a relief to every San Franciscan that can recall its predecessor. Is it too much to hope that some day we may have a line of modern stone or concrete jetties along the water front, accommodating commerce properly, saving the tax-payers' property from the teredos, and satisfying aesthetic requirements with their appearance of substantiality, and of fitness for their great and worthy ends?

STREET FURNITURE.

A valuable chapter treats of the "Furnishings of the Street." These comprise the necessary lights, the street name signs and post boxes, the isles of safety, the public comfort stations, fire alarm and police signal boxes, trolley poles and advertisements. There is no need for any of these features being ugly or insubstantial in appearance, or ill-suited to its purpose (which latter is the cardinal sin of civic art). Mr. Robinson says:

In New York, the resuscitated Municipal Art Society announced early in 1902 a competition for an electrolier to be placed at the edge of one of the most important open spaces of the city—the intersection of Fifth avenue and Twenty-third street. This particular electrolier was to be combined with an isle of safety, there greatly needed; but for the present it is enough to note that the first undertaking was an attempted decoration of the street by providing a beautiful utility, and that the utility chosen was the lighting apparatus at a notable point. The competition aroused much interest, both among artists and laymen; and of the three designs for which prizes were awarded, one at least was commonly considered to be very good.



THIRD PRIZE.

AN EFFORT FOR BEAUTY.

The event's art significance, however, lay not so much in the victory there gained as in the grappling of the problem, in the elaborate effort to obtain beauty in a public lighting fixture. The student of civic art cannot fail to be interested in this occurrence. In what other period in the history of the world have private citizens banded together and contributed money that a light fixture on a street might be beautiful?

That was the spirit of civic art, and of the good citizenship that is indissolubly connected

[NOTE:—The cuts on this page were loaned by the "Municipal Journal and Engineer," published in New York, and show the prize winning designs in the competition mentioned in Mr. Robinson's book.]

with it. It is the same spirit that has provided San Francisco with its public safety and public convenience stations.

Mr. Robinson pays a graceful tribute to the Merchants' Association for its work in causing the regulation, by ordinance, of advertising signs in San Francisco. He says:

THE MERCHANTS' ASSOCIATION.

The special interest of this is the circumstance that the prime movers were merchants, not a few impractical and visionary merchants, but the whole great body of the city's business men, the advertisers themselves; and that the action, taken formally and after long thought, was that of the association which represented them, and which is one of the strongest commercial bodies in the United States.

The book is a strong sermon in behalf of the better things of the city to be—the city whose native will love it, and take a pride in it, and take thought for the welfare of it and of all it holds. It is well worth reading for its inspiration, as well as its suggestion and instruction.

THE POSSIBILITIES OF OUTDOOR ART.

A Few Practical and Inexpensive Methods Whereby San Francisco Streets may be made more Beautiful and the City's Liveable Quality Greatly Enhanced.

Written for the Review by MARY CHENEY CLARK, Literary Correspondent California Outdoor Art League.

The floral beauty of California has become famous throughout all civilized lands, but it is only within the last two decades that practical gardening, based on principles of artistic development, has made substantial progress and achieved notable results.

The picturesque gardens of Naples, Florence and Rome, renowned in song and story, are not the development of a half century. They are the product of a handiwork which had its origin hundreds of years ago. They are indeed masterpieces of the old world gardener's skill, but with the progress of time Art is changing her abiding place, and the belief is becoming general that the twentieth century will give to America the most beautiful creations the world has ever seen in landscape gardening. The groundwork which insures the fruition of this thought is already apparent, not only in the magnificent public parks of our large metropolitan centers of population, but in the private home gardens in all the cities and towns throughout the length and breadth of our land.

SAN FRANCISCO'S IMPROVEMENT.

It is along this line that the gardens of California are being developed. They will be modern in style and composition and embrace all the features of artistic design and arrangement which are distinctively American.

Our State is receiving world-wide attention and while it has many attractive and prosperous cities, there is but one metropolis, and that is San Francisco. The Golden Gate is indeed the gateway to California by sea, and practically so by land, for nearly all visitors who come to our State sojourn for a time in this city.

In recognition of this fact, every effort should be put forth, both through public and private means, to make our city attractive in appearance, and thereby create pleasing first impressions upon the minds of travelers and visitors.

Within the last few years wonderful progress has been made in improving our business streets, by the erection of handsome edifices, which will compare favorably with those in the large cities of the Atlantic seaboard. Our city has broad thoroughfares, and there can be no better way of enhancing their beauty than by the artistic grouping of ornamental trees and foliage wherever space can be properly utilized for this purpose.

A PARK AT THE FERRY BUILDING.

Market street is the main avenue of San Francisco, and the ferry building is practically the gateway of our city.

That structure is architecturally handsome, but how much more beautiful would it be if the vacant space along its front, say for 200 feet each side of the lines of Market street, and of such width as could be conveniently spared, were made into a miniature park, with shade trees and shrubbery. This could readily be accomplished without encroaching upon the roadway space of East street. A little further up Market street, at the junction of Drumm street, there is a small triangular piece of land, upon which stands a tall flagstaff. This land belongs to the city, and without using any of the crosswalk or roadway area, there is ample room for a cluster of trees. The lot could be surrounded with granite curbing, and made a charming spot. Again, at the junction of Battery, Bush and Market streets, the city owns quite a large triangular piece of ground, which now has the Donahue fountain upon its central part.

STATUARY AMONG TREES.

This lot is large enough to make a very attractive little park, by curbing it to the street lines, planting trees and shrubbery and making the fountain a pleasing center piece. These are but a few suggestions which might be profitably undertaken under municipal management.

The home gardens in our city are a leading feature, and are becoming more beautiful every year. The householders should remember that green is nature's color, and it should be the dominating factor in all garden composition.

PRIVATE LANDSCAPE GARDENING.

Landscape gardening, with the broad lawns which are so suggestive of repose, is necessarily limited in the city, where, for the most part, home gardens are of small size. This, however, need not interfere with the application of artistic ideas.

There is probably no city in our country more favored by natural advantages, by both climate and topography, for artistic gardening than San Francisco. The sloping hillsides and the even temperature afford opportunities which, if properly utilized, would place our metropolis in the foremost rank as a city of beautiful homes.

The cultivation of flowers is receiving more attention than ever before, among both rich and poor, in accordance with their means, and there is a growing demand for more public squares and park accommodations in those parts of the city remote from our beautiful Golden Gate Park.

A FLORAL WEALTH AT HAND.

Let us encourage the cultivation of flowers, whether it be in the pretentious garden of the wealthy or in the few window plants in the abode of the lowly.

San Francisco has many home gardens, but we want more, and let us have them, in the near future, with all the beauty that American art and American industry can bestow upon them.

Ever since the earliest days in our history California has been noted for the profusion and brilliancy of its flowers. Let us have more of them in San Francisco. We have the balmy climate of Italy, and our hills and vales are spangled with fragrant blossoms throughout the year.

In the days of the Argonauts, our dwelling place by the sea was named the Golden City, and the obligation rests with us to see that the queenly title is maintained.

Since the establishment of a juvenile Court at Cleveland, Ohio, eight hundred boys have appeared in it, of whom only twenty-five have had to be brought in for further punishment. According to the Juvenile Record, a competent observer declared that if these boys had been tried in the regular police court at least two hundred of them would have appeared there again.

Some of your business associates may not be members of the Merchants' Association. Call their attention to the matter, and induce them to swing into line for the betterment of their city.

AN ARTIST'S VISION OF A NEW TELEGRAPH HILL.

In the heart of Genoa is a lovely garden, the Aquasanta, placed on the sheltered side of a hill. Paths meander confusedly up the slopes to the summit whence the view over city and harbor is superb. Here from an artificial grotto a waterfall gushes forth, then drops in cascades to where it feeds two little rivers, whose waters are the home of ducks, pelicans and other waterfowl. In sheltered glens grow semi-tropical plants, rare palms and rubber trees and great rank ferns. Seats are arranged, sheltered from winter winds or shaded from the heat of summer suns—sunny seats for the aged, cool shade for the hot blood of youth. Have we not the site for just such a park on Buena Vista heights or Telegraph Hill? Think of the effect on the stranger arriving within our gates as, from the ferry boat, he beheld such a garden spot overhanging the bay—an Eden, replete with palms and flowering cacti! And from it, what views of bay and shore from the Marin County mountains around to Alcatraz!—*Ernest C. Peixotto, in Sunset Magazine.*

It is to be hoped the time will come in this city when it will not be necessary to urge on behalf of parks, sidewalk trees, and other forms of outdoor beauty, that they will make a good advertisement for San Francisco. It is well to do things to attract the stranger, but it is a great deal better to do them in order to make a more enjoyable place of habitation for our own people. The greatest cities have been made that way—for the citizens to live in.

THE LIVE QUESTION OF THE AD.

A Few Hints on a Subject of Practical Importance to Every Merchant.

Written for the Review by E. BONNHEIM, of Weinstock, Lubin & Co.

This is far too broad a field to be treated in general terms. We can bottle up patent medicines. We can recommend them for anything and everything. One and the same bottle guarantees the growth of luxuriant hair on the baldest mountain peak and cures the most obstinate case of chronic torpid liver. Sacred water, indeed, for there is precious little of anything else in the bottle. There is quackery in the medical profession and worse than quackery in the field of "large expense and little returns."

If you think that you ought to advertise, or if others are trying their best to make you think so, the very best you can do is to go to the beach, hunt a nice smooth pebble and turn philosopher. If the advertising fever takes a firm grasp of you, if you would like to see your name and your wares in large black type, if you are tempted to spend your hard-earned dollars for artificial circulation, wasteful distribution and aerial wealth-producing schemes, lock yourself in your sanctum, lose the key for a couple of hours, but be sure you have the philosopher's stone with you.

STUDY EVERY SYMPTOM.

A philosopher may be kind-hearted, but he is dreadfully hard-headed. He wants fact, not fancy; sound theory, not illusion. So ask yourself, What do I have to advertise? Have I one or more articles as good as, or better than, my competitor? Are these articles in active demand? Will they accomplish what is claimed for them? Will they give satisfaction? Shall I be able to supply the demand? Will one sale influence others? Am I in the right location? Am I able to undertake the financial risk? How much of an advertising fund should I create? Should I use circulars, daily publications, weeklies, street cars or fences? Should I seek instantaneous returns, or should I rather seek the sound, slow but sure upbuilding of my business? General advice on all these questions would be quackery. Each business, like each sickness, has its own symptoms; there must be specific treatment, medicine that will fit the ailment. Decide whether you will or will not. Don't unlock the door till you are certain on this point. Once certain, let no one influence you against your better judgment, unless the conditions should have changed. I have turned down some of my best friends. Advertising is business promotion; charity is something essentially different. You can have a charity account; the bigger your purse, the bigger the account, (or it ought to be), but that is a different story.

TRUTH, SPIRIT, SIMPLICITY.

Having decided that you have the right article, that the buying public can be won over, that you have selected the best advertising mediums, then prepare the advertisement. An advertisement should be simple, and, above all, truthful. Simplicity, however, does not imply tameness. I would suggest avoiding complex statements and arguments. Anything complex needs untangling, and seldom hits the mark.

An advertisement which, it was claimed, appeared in a San Francisco newspaper about forty years ago, was shown to me recently. It reads about as follows:

Arrived per Steamer Fortune
500 Barrels of Potatoes
to be sold Monday, July 7th
at 10 A. M.

Direct, straightforward, simple and surely truthful. The steamer must have landed. The "spuds" were surely aboard. It was a foregone conclusion that Monday morning would arrive on time.

That was a good advertisement forty years ago; it would be weak to-day. It might be an effective potato announcement, but it is not the most effective that can be written. Why not?

SLEEPING POTIONS WON'T DO.

Because interesting information has been omitted. The ad might have said that these potatoes were grown in Maryland or Delaware, the home of the best potatoes; that the steamer Fortune had been true to its name; had been favored by the ocean breezes; had a quick voyage, and the potatoes are as "fresh and sound" as any ever brought to the port of San Francisco; that lovers of good things to eat should remember Monday. I may have forgotten the most vital point for a potato ad. I am not posing as a potato specialist, although I know what tastes well with Saratoga chips. I simply wish to imply that an advertisement should not be a "sleeping potion." It must arrest attention and be impressive. It must not permit the eye to pass over it unnoticed. That means size, display, attractive arrangement. But you must not alone attract the eye, but also the brain and thought of the reader.

ELBERT HUBBARD AS AN AD WRITER.

All sorts of modes are in vogue to attract attention. Impressiveness is often sought at the expense of dignity, by exaggeration and other faults too numerous to mention. Seek the safe path that leads to neither extreme, yet make your statements as peppery and interesting as possible, making sure, however, that the ground you stand upon is safe and honest.

You say it is hard work to write knowingly on a subject; to write good advertisements. You may start out poorly, but if there is a wealth of determination behind your effort, you will marvel at your success.

Any one can use a pen; some more skillfully than others. Elbert Hubbard, for instance, can make you smile or sigh at will. He needs but a few lines to express love, wit, sarcasm or sorrow. A few sentences suffice for sound philosophy and logic, for literary efforts of great beauty—Hubbard would be a fine advertising man. He would command attention by his truthful, scientific, brainy treatment. But Hubbard would shine anywhere—in the pulpit, on the Judge's bench. Harmonious effort—bold, yet untainted—wins the day.

BOY-SAVING IN NEW YORK.

School Houses Used as Play Centers Where Youngsters may Congregate at Night.

The Board of Superintendents, Department of Education, has resolved to establish three evening play centers in Brooklyn—at public schools No. 53, Ellery street corner of Broadway; No. 117, Stagg street and Bushwick avenue; and No. 125, Blake and Rockwell avenues, Brownsville. At present the play centers are all in Manhattan, and all but one are on the East Side, seven being east of the Bowery, in "The Ghetto."

One of the Manhattan play centers, public school No. 20, is an immense gray brick building on Rivington street, occupying the block between Forsyth and Eldridge streets. There are over sixty class-rooms in the building, every one of which is crowded in the daytime. It is occupied by the East Side Evening High school for men, and is used as a play center at night.

On the asphalted pavement of the ground floor, used as a playground, there were over a score of small tables, and at each were four boys playing crokinole. Their ages ranged from 12 to 14. Every one was talking. There were two young men in the room, and a young woman sat at a desk on one side. She was the librarian, and she told the visitors that draughts or chessmen, books or magazines are seldom lost or mutilated. Other boys were playing checkers, one was poring over a chess problem.

The gymnasium is separated from the playroom by sliding doors, and here there are two instructors. The boys are put through the "setting-up" exercises, in open order. They have basketball, too, and many were attired in regulation gymnasium uniforms, with bare legs and arms. While the boys were not robust, their muscles were well developed.

J. Blake Kellogg, a graduate student of Columbia University, is in charge of the play center, and has been there for a long time. There are nearly thirty societies which meet during the week in the rooms on the first floor. Most of these organizations are for athletic purposes, but every one has a literary character as well. They meet once a week, Wednesday and Saturday nights being the most popular. In the list of societies are found such names as the Palladium Literary Society, which is composed entirely of City College juniors; the Periclean Literary Society, Verdi Amateur Orchestra, Daniel Webster Literary Society, Hebrew Roumanian Literary Circle, and athletic clubs of all sorts.—*Juvenile Record.*

A SIMPLE TEST OF CITIZENSHIP.

There are two kinds of citizens, speaking broadly—good and bad. The good citizen is easily discovered. Suppose that there is a simple bit of work, which the moment calls for, in the interest of the State. Make this clear and definite, so that it can be performed readily, without too great cost of time, effort or money; then ask your neighbor to do it. If he does it, you have found a good citizen; if he refuses, the conditions being as stated, you have found a bad one. The test is as satisfactory as it is simple. Good citizenship, so expressed, would effect the natural and thorough correction of every evil and abuse found in the city, State and Federal Government. But bad citizenship, so expressed, means the maintenance and nourishment of these evils.—*City and State.*

MERCHANTS' ASSOCIATION

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Thos. Day Co.

ANDREW M. DAVIS.....First Vice-President.
The Emporium.

FAIRFAX H. WHEELAN.....Second Vice-President.
Southern Pacific Milling Co.

C. S. BENEDICT.....Treasurer.
Benedict & Turner.

FOSTER P. COLE.....Sterling Furniture Co.
J. A. EYELETH.....Eyeleth-Nash Co.
M. GREENEBAUM.....Greenebaum, Weil & Michels.
R. B. HALE.....Hale Bros.
F. J. KORTER.....California Barrel Co.
A. J. MCNICOLL.....A. J. McNicoll Elevator Co.
BYRON MAUZY.....Byron Mauzy Piano Co.
P. C. ROSSI.....Italian-Swiss Agric. Colony.
W. M. SEARBY.....Union Drug Co.
ROBERT H. SWAYNE.....Swayne & Hoyt.
A. H. VAIL.....Sanborn, Vail & Co.
L. M. KING.....Secretary and Supt.
GEO. T. WRIGHT.....Attorney

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J. A. EYELETH, A. J. MCNICOLL

PUBLICITY AND PROMOTION.

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A. H. VAIL, W. M. SEARBY.

TRADE AND FINANCE.

ANDREW M. DAVIS, *Chairman.*

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C. S. BENEDICT, P. C. ROSSI.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.....107 New Montgomery
Baker-Vawter Co.....Mills Bldg
Barrow, Wade, Guthrie & Co.Mills Bldg
Janssen, F. Bromley....508 California
Langdon, Walter G....Hayward Bldg
Phillips, F. G. & Co.....Mills Bldg

ADVERTISING.

Dodge, Al. Co., The.41-43 Van Ness ave

ADVERTISING CARDS.

Stuparich Mfg. Co., The..8th & Brannan

AGENTS.

Sanderson, Geo. R....238 Montgomery
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
Osborne & Co., D. M.....15 Main

ARCHITECTS.

Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
Maggs, Herbert B.....36 Flood Bldg
Mooser, William & Son.....44 Geary
Paff, Charles.....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery

ART GLASS.

California Art Glass B. & C. Works.
.....120 Second

ART GOODS.

Cahon, H.....19 Grant Ave
Gump, S. & G.....113 Geary
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torrey....224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co.....422 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co..
.....3 California

ASSAYING.

Price, Thos & Son.....524 Sacramento
Simonds, Ernest H....417 Montgomery

AUCTIONEERS.

Basch Auction Co.....319 Sutter
Chase, Fred H. & Co.....1732 Market
Dinkelspiel, J. S. & Co.....115 Bush
Ordway, W. C. ..Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co .....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.

Frost, Nicholas.....336 Third
Simpkins & Thorp.....116 Erie
Young & Swain Baking Co..2329 Geary

BANKS AND BANKERS.

American National Bank.....
.....200 Montgomery
Anglo-Californian Bank, Ltd.....
.....200 Sansome
Bank of California.....400 California
California Safe Deposit and Trust
Co.....Montgomery and California
Canadian Bank of Commerce.....
.....California and Sansome
Central Trust Co.....42 Montgomery
Columbian Banking Co.....
.....Claus Spreckels Bldg
Comptoir National D'Escompte de
Paris.....122 Sansome
Crocker-Woolworth National Bank
of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....
.....100 Montgomery
French Savings Bank..315 Montgomery
German Savings and Loan Society.....
.....526 California
Hibernia Savings and Loan Society
.....McAllister and Jones
Italian-American Bank.....
.....518 Montgomery
London and San Francisco Bank,
Ltd.....424 California
London, Paris and American Bank,
Ltd.....Sutter and Sansome
Mercantile Trust Company of San
Francisco .....236 Bush
Murphy, S. G.....First National Bank
Mutual Savings Bank of San Fran-
cisco.....710 Market
Nevada National Bank of San Fran-
cisco.....301 Montgomery
Rollins, E. H. & Sons.....335 Pine
Savings and Loan Society.....
.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....
.....222 Montgomery
Swiss-American Bank.521 Montgomery
Wells, Fargo & Co.'s Bank.....
.....Sansome and Market
Western National Bank of San
Francisco.....805 Market

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Finck Co.....818 Market

BEER BOTTLERS.

Enterprise Bottling Co..2745 Sixteenth
Fredericksburg Bottling Co..1510 Ellis

BELTING—LEATHER.

Cook, H. N., Belting Co....126 Fremont
Heins, Alex., Belting Co....93 Fremont

BICYCLES.

Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Mohrig, Edwin.....1522 Market
Varney, T. H B.....1331 Market

BILL POSTERS.

Owens, Varney & Green Market & 10th

BOILER WORKS.

Eureka Boiler Works.....113 Mission
Keystone Boiler Works .....
..... Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....131 Howard

BOOK BINDERS.

Hicks-Judd Co.....23 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY.

Cary, L. H.....16 Grant Ave
Cunningham, Curtiss & Welch....
.....319 Sansome
Elder & Shepard.....238 Post
Hanak & Hargens....107 Montgomery
Mitchell, E. H.....225 Post
Paynt, Upham & Co.....204 Pine
Robertson, A. M.....126 Post
S. F. News Co.....242 Geary
Whitaker & Ray Co., The..723 Market

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co..129 Sansome
Eisenberg, Henry.....410 Kearny
Heim, F. L.....234 Stockton
Kast & Co.....110 Geary
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Nolan Bros. Shoe Co.....312 Market
Philadelphia Shoe Co.....10 Third
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe
Co.....42 Second
Williams-Marvin Co.....569 Market
Young, George H.....117 Bush

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co....
.....18th and Florida
Wunder Browing Co.....
.....Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Abramson-Henrnisch Glass Co..10 Main
Bauer-Schweitzer, H. & M. Co....
.....632 Sacramento

BRICK MANUFACTURERS.

Patent Brick Co... Safe Deposit Bldg

BRIDGE BUILDERS.

S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....435 Battery
Harper, F. F. G. & Co..409 Washington
Heise, Chas Ed. & Co.....510 Battery
Mattoon & Dangiada.....508 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmeidell....307 Sansome
Page Bros.....302 California
Wanlorek, M.....412 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. B.....123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington.....221 Sansome
Barth J. & Co.....480 California
Girvin & Eyre.....420 California
Goldman, Max.....312 Pine
Hecht Bros & Co.....312 Pine
Hellman, A. C....317 Haywards Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Politzer & Co.....Clunie Bldg
Polits, Edward & Co....403 California
Rehfish & Hochstadter .413 California
Toplitz, Joseph B.....330 Pine

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg Co.....3178 17th

BUILDING AND LOAN ASSOCIATIONS

Continental Building and Loan As-
sociation.....301 California
Pacific States S. L. & B. Co....410 Pine

BUILDING MATERIALS.

Waterhouse and Price.....
.....29 New Montgomery

BUILDING PAPER MANUFACTURERS.

Parafline Paint Co.....24 Second

BUTCHERS.

Baccus, R. T.....
.....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Hofmann & Woenno.....735 Market
Katz, F. & Sons.....California Market
Poly, Hellbron & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Stone & Ecklon Co. The.....336 Sixth
Taaffe, Wm. & Co....1537 15th Ave. So.

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co..770 Mission

CANNED GOODS.

W. G. M. Canning Co.....142 Fremont

CAPITALISTS.

Bancroft, Paul.....History Bldg
Bishop, Chas. R.....530 California
Center, John.....
.....N. E. cor. 16th and Shotwell
Dean, Walter E.....81 Nevada Block
Denman, James.....2318 Steiner
Ehrenpfort, Wm.....801 Fillmore
Fontana, Mark J..California and Front
Hayward, Alvinsa.....532 Market
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Levy, H. M.....41 Nevada Block
McDonnld, Jasper.....Mills Bldg
Moore, A. A. Jr.....Hayward Bldg
Phelan, Jas. D.....Phelan Bldg
Ponlatowski, A.....Crocker Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works.....
.....Geary and Stockton
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.

Murray, S. C.....633 Howard
Robinson & Gillespie .....407 Sutter

CARPETS.

Gullixson Bros.....955 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg .217 Sutter
Waller, D. N. & E. & Co .529 Market

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works....
.....703 Valencia
California Carpet Cleaning Works
.....329 Guerrero
Hampton & Bailly .....346 Church
Spaulding, J. & Co .....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co..... Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Glenn, A. G. & J. Q.....1321 Market
Grave, B. & Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons.....Golden Gave Ave. and Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....Market and Tenth
Wertsch, Wm....100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co..523 Market
Freeman, I.....1227 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co.....Rialto Building

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet Cemetery.....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wskefield Co.....651 Mission

CHARCOAL.

Ohlsndt, N. & Co....Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.....San Bruno Road and 27th
Western Chemical Co..Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis.....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....101 Powell
Bamberger, J & Co.....406 Sacramento
Blaskower, M. & Co....223 Mongomery
Brandt, Jacob.....415 Battery
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....428 Sansome
Lane & Connelly.....204 Market
Langstadter, I. S.....401 Geary
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas....101 Grant Ave.
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....608 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTERS.

Well, W. M.....106 Pine

CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

CLOAK AND SUIT HOUSE.

Callleau, Armand.....114 Kearny
Davidson, D. M. & Co.....52 First
Golden Gate Cloak and Suit House.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner....23 Montgomery
Brown Bros. & Co.....121 Sansome
Carroll & Tilton.....811 Market
Frank Bros.....535 Kearny
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co..11 Battery
Jewell, G.....530 Kearny
Kellus, Chas & Co.....132 Kearny
Mandel & Wiener.....125 Sansome
Neustadter Bros.....132 Sansome
Pauson & Co.....200 Kearny
Prnger, A. J. & Sons.....857 Market
Roos Bros.....Kearny and Post
Schwartz, A.....62 Third
Straus, Louis.....11 Sanaome
Summerfield & Roman....5th & Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....624 Second
Cantley, James.....960 Howard
Cornwall, P. B.....204 Front
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's Sons, John....202 Sansome
San Francisco and San Joaquin Coal Co.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co....117 Washington
American Produce Co.....Drumm and Washington
American Mercantile Co...420 Battery
Armsby, J. K. & Co.....138 Market
Blagi, D. & Co.....520 Sansome
Cafrey, John.....21 Sutter
Christy & Wise Com. Co....213 Market
Cutter & Mosely.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co..315 Washington
Dempster & Son.....320 Sansome
Dennison, Fleweger & Co.....117 Sacramento
De Pue, Edgar J.....324 Pine
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Freitas, M. T. & Co.....325 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri.....309 Washington
Greenway, E. M..Vallejo St. Warehouse
Griffin & Skelley Co.....132 Market
Grinbaum, M. S. & Co., Ltd..215 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hammer & Co.....212 Sacramento
Hansen, John R. & Co.....310 Davis
Hilmer & Bredhoff.....36 California
Holme & Hart.....421 Market
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivancovich, J. & Co....209 Washington
Kittle & Co.....20 Pine
Landsberger & Son.....123 California
Leist, C. J. & Co...Sacrsmento and Davis
Lercari, C. J. & Co.....524 Sansome
Lichtenberg, Wiliam.....215 Sansome
Lichtenberg, R.....303 California
Loaiza, W. & Co.....218 Sansome
Lowry, W. G. & Co.....40 California
Lyden & Co.....111 Front
Macpherson & Cochrane.....215 Washington
McDonogh & Runyon.....416 Davis
McLeod, Daniel.....321 Bush
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall....310 Washington
Montealegre & Co...410 Hayward Bldg
Pettigrew, John M.....210 California
Phillips, M. & Co.....20 Pine
Porter Bros. & Co.....Washington and Drumm
Scatena, L. Co.....104 Washington
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific Milling Co.....224 California
Sresovich, L. G. & Co....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Webster & Dunbar.....304 Davis
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold..110 Davis
Williams, The H. A. Co....308 Market
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Zentner, J. & Co..Front & Washington

CONFECTIONERS.

Blum, S.....Polk and Sutter
De Martini, L. Supply Co....112 Front
Gruenhagen & Co.....20 Kearny
Guillet, Chas.....905 Larkin
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Roberts, Geo. F. & Co..Polk and Bush
Rothschild & Ehrenpfort....35 Main
Strohmeier, W. A. & Co..1006 Market
Seidl, J. & Co.....658 Mission
Towsend, W. S .....715 Market

COOPERS.

California Barrel Co.....327 Market
Herbert & Vogel.....N. E. cor. Broadway and Front

COOPERAGE STOCK.

Richards, J. W.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph.....39 Flood Bldg

COTTON GOODS.

California Cotton Mills Co.....East Oakland, Cal

CRACKER MANUFACTURERS.

American Biscuit Co.....Broadway and Battery
Pacific Coast Biscuit Company.....601 Folsom

CREDIT BUREAU.

Merchants' Credit Association of California.....123 California

CROCKERY AND GLASSWARE.

Angle-American C. & G. Co....108 Ploe
Cowen-Heinoberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....409 Market
Steroheim, S. & Son.....528 Market
Wiedero, H. O....Fourth and Mission

CUTLERY.

Helliwell, R. .....108 Stockton

DAIRY MACHINERY.

De Laval Dairy Supply Co..9 Drumm

DEPARTMENT STORES.

Emporium, The.....Market

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....20 Market
Wilson & Bro.....20 Drumm

DRAYMEN AND STORAGE.

Bekins Van and Storage Co.....11 Montgomery
Bocarde, J. B. Drayage Co..22 Drumm
Emmons, G. W.....212 California
Farnsworth & Rugglca.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse Co., The.....110 Battery
Overland Freight and Transfer Co.....203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co..Bryant and Second
Western Transfer and Storage Co..323 Front

DRIED FRUITS.

Phoenix Raisin Seeding and Packing Co.....3 California
Rosenberg Bros. & Co....211 California

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave.
Boericke & Runyon.....231 Sutter
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Calegaris, Joseph...Kearny and Pacific
Clough, Frank.....400 Ellis
Esters von Krakau, W..25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....S. W. cor. Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Grant Drug Co.....38 Third
Lainer, Rd. Drug Co....699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....2402 Mission
Schmidt, Val. S. W. cor. Polk & Jackson
Smith, E. J.....158 Eddy
St. Nicholas Pharmacy..Market & Hayes
Union Drug Co.....400 Sutter
Wakelee & Co....Bush & Montgomery
Weck Co., F. A...127 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Suter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
City of Paris Dry Goods Co., The..Geary and Stockton
Curtin, C.....911 Market
Davis, R. D. & Co..Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg..31 Grant Ave.
Hale Bros.....979 Market
Kennedy, R. T. Co.....1106 Market
Lippman Bros.....495 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Moran, J. M. & Co.....1009 Market
Murphy, Grant & Co..Sansome & Bush
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Sachs Bros & Co.....Sansome & Bush
Samuels Lace House Co., The D...235 Sutter
Schmidt, Ben. J. & Co....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Silverman, J.....222 Third
Steen, M. A.....1271 Geary
Strauss & Frohman.....107 Post
Strauss, Levi & Co.....16 Battery
Weill, Raphael & Co..Kearny & Post
Weinstock, Lubin & Co.....Geary and Grant ave

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Berlitz School of Languages.121 Geary
Heald's Business College.....24 Post
S. F. Business College....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner..Fremont & Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Electric Corp 527 Mission
California Electrical Wks..547 Mission
Electric Railway and Manufacturers' Supply Co.....68 First
General Elec. Co..Claus Spreckels Bldg
Hetty Bros.....126 Eddy
Klein Electrical Works, The J. M.....421 Montgomery
Summerhayes, W. R.....627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construction Co.....31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric and Manufacturing Co.....425 Market

ELECTRO-PLATERS.

Central Plating Works.....22 Jessie
Denniston's San Francisco Plating Works.....713 Mission
Golden West Plating Works..103 Beale
Merle, A. Co.....515 Mission

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co....122 Main
Cahill & Hall Elevator Co....123 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....509 Howard

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....6 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D.....34 East

ESSENTIAL OILS.

Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P.....6 California
Maldonado & Co., Inc....419 California
Wellman, Peck & Co.....201 Market

FANCY GOODS AND NOTIONS.

Moise & Davis.....137 Stockton

FIRE PROOFING.

Western Expanded Metal and Fire Proofing Co.....Rialto Building

FIREWORKS.

California Fireworks Co....219 Front

FLORISTS.

Jacquemet, J. & Co.....506 Eureka
Shanahan Florist Co.....107 Powell
Shibeley, Frank P.....311 Sutter
Sievers & Boland.....25 Post
Vayr & Goldstone.....105 Sixth

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co....112 California

FRUITS AND VEGETABLES.

Omey & Goetting....California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A.....340 Post
Bateman, William.....836 Folsom
Breuner Co, John.....967 Market
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H...548 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co..750 Mission
Kragen Furniture Co.....1015 Market
McCann, Belcher & Allen....500 Sutter
Milwaukee Furniture Co..932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1201 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B....128 Ellis
Sterling Furniture Co....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....324 Parrott Bldg
Yawman & Erbe Mfg Co.....Mission and New Montgomery

FURNITURE MANUFACTURERS.

Johnson, Harry Co.....762 Mission

FURS.

Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave.
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co..6 Front
Ensign, Bickford & Co..220 California

GAS FIXTURES.

California Gas Fixture Co....330 Post
Day Co, Thos.....725 Missien

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co....310 Market
Union Gas Engine Co.....244 First

GAS GENERATORS.

Pacific Acetylene Gas Co.....176 First

GAS METERS AND STOVES.

Pacific Moter Co.....17 Fremont

GAS LIGHT COMPANIES.

Equitable Gas Light Co..516 California

GAS REGULATORS.

Gas Consumers' Association..516 Sutter

GENERAL MERCHANDISE.

Hellbroner, L. .....446 Ellis
Levio, J. & Co.....35 Taylor

GLASS MANUFACTURERS.

United States Glass Co.....18 Sutter

GLOVES.

Moss, Geo. A.....101 Post
Smith, W. M.....200 Post
Steinberger & Kalisher....230 Sutter

GLUE MANUFACTURERS.

California Glue Works..123 California

GRANITE AND MARBLE DEALERS.

Back, F. J .....791 San Jose Ave.

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co....125 Geary

GROCERS.

Bibo, Newman & Ikenberg..1447 Polk
Claussen, C.....23d and Capp
Cluff Co., William.....18 Front
Ehrman, M. & Co.....104 Front
Fogo & Mohr.....6th and Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Hollmann, Henry.....2805 Mission
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Levi, H. & Co.....36 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Rathjen Bros.....39 Stockton
Ring Bros.....19th and Castro
Rothschild, John & Co..115 Sacramento
Smith's Cash Store.....27 Market
Sussman, Wormser & Co.....S.E. cor. Market and Main
Tillman & Bendell.....327 Battery
West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bekeart, Phil B. Co.....114 Second
Bremer, O. A.....820 Kearny
Clabrough, Golcher & Co...638 Market
E. E. Drake.....86 First
Shreve & Barber.....739 Market
Winchester Repeating Arma Co..
.....127 First

HARDWARE.

Baker & Hamilton.....2 Pine
Bennett Bros .....35 Sixth
Brown, Chas. & Son.....807 Market
Brownlee, J. P.....1612 Market
Dunham, Carrigan & Hayden Co..
.....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson.236 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works..159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co....309 Market
Montanya, J. De La Co....606 Battery
Moasford, Moses.....3885 24th
Pacific Hardware and Steel Co....
.....Mission and Fremont
Palace Hardware Co.....603 Market
Philpott & Armstrong.....823 Market
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tay, Geo. H. Co.....49 First
Taylor & Spotswood Co..135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer K. & Son.....8 Kearny
Triest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....105 Steuart
Goss, Chas. E.....2100 Mission
Meyer, Albert.....2303 Geary
Morrow, Geo. & Co.....303 California
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermeil, J. L.....3142 Mission

HEATING & VENTILATING.

Barnett-Park Co, The.....214 Pine
Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc., S. E. cor.
.....Naw Montgomery & Mission

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel....Bush near Kearny
Elsmere, Hotel.....418 Sutter
Gallagher, John P.....Langham Hotel
Holm & Saxtorph, Baldwin House.
.....30 Ellis
Hotel Bella Vista.....1001 Pine
Kingsbury, George W.....Lick House
Kirkpatrick John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas.....Market and Haves
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wieater & Co.....22 Second

ICE DEALERS.

Consumers' Ice Company....420 Eighth
Marchants' Ice and Cold Storage
Co.....Lombard and Sansome
Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co....416 California
Belden & Palacho.....313 California
Berthau, Cesar.....423 California
Butler & Hewitt.....413 California
Com'l Union Assurance Co.....
.....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....216 Sansome
Dornin, Geo. D.....Hayward Bldg
Fidelity & Causalty Co 318 California
Firemen's Fund Insurance Co.....
.....401 California
German Ins Co., of Freeport..337 Pine
Grant, Geo. F.....218 Sansome
Gutte & Frank.....303 California
Herold, Rudolph Jr.....415 California
Ins. Co of North America.413 California
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins.
Co., The.....422 California
Manheim, Dibbern & Co...217 Sansome
Milwaukee Mechanics' Ins. Co....
.....410 California
Nathan & Kingston...501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co....312 California
Norwich Union Fire Ins. Society..
.....314 California
Pacific Mutual Life Ins. Co. of
...Cal., Montgomery & Sacramento
Pacific Surety Co....Safe Deposit Bldg
Parker, Chas M. T....Rialto Building
Potter Edward E.....412 Pine
Preferred Accident Insurance Co..
.....Mills Bldg
Shields, A. M.....Crocker Bldg
Stovel, C. J.....411 California
Transatlantic Fire Ins. Co.213 Sansome
Turner, Geo. W...315 Safe Deposit Bldg
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson, Horace.....201 Sansome

IRON WORKS.

California Iron Yard.....640 Second
Morton & Hedley.....215 Harrison
Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Carran & Green.....220 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co..206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W.....5 Third
Greenzweig, George & Co..206 Kearny
Hall, A. I. & Son.....643 Market
Huguenin, Adolph.....824 Market
Judis, Alphonse Co.Mutual Say Bk Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Schneidewind, H. J.....822 Valencia
Schussler, M. & Co.....713 Market
Schwartze, K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....208 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis Schonwasser & Co.....134 Post
Magnin & Co.....930 Market
Marks Bros.....1218 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Rothschild, M.....626 Sutter

LAMPS.

Boesch Lamp Co.....585 Mission
Bauer Lamp & Reflector Co.629 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
S. F. Laundry Association....131 Ellis
U. S. Laundry Association.....
.....3111 Sixteenth
White Star Laundry.....330 Market

LAUNDRY FIXTURES AND SUPPLIES

Bradley, Richard.....2390 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....
.....683 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co...612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front
Brown & Adams.....109 Battery
Frank S. H. & Co.....408 Battery
Harnham & Jansen.....524 Washington
Klopper & Dufler.....209 Mason
Kullman Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT

Cowell Henry & Co.....211 Drumm
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.

Bosqui Printing & Engraving Co
.....523 Clay
Britton & Rey.....525 Commercial
Galloway Lithographing Co.....
.....410 Sansome
Mutual Label & Litho Co..348 Bryant
Roesch Louis Co.....325 Sansome
Union Litograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....400 Taylor
Kelly Thos & Sons.....1633 Pine
Nolan John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co..33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Caspar Lumber Co...210 Hayward Bldg
Dodge, E. J. Co.....6 California
Doe, Chas. F. & Co.....133 Spear
Dolbeer & Carson.....10 California
Gray's Harbor Commercial Co....
.....237 California
Gualala Mill Co.....5 Market
Hammond Lumber Co..Hayward Bldg
Hihn, F. A. Co.....Santa Cruz
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Rialto Bldg
Pope & Talbot.....314 California
Renton, Holmes & Co....Mills Building
Scott & Van Arsdale L. Co.....
.....Fifth and Brannan
S. F. Lumber Co.....Third & Berry
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Truckee L. Co. of S. F.....6 California
Union Lumber Co....Sixth & Channel

MACARONI MANUFACTURERS.

California Italian Paste Co.....
.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply..
Co.....322 Howard
Cal. Hydraulic Engineering and Supply Co.....17 Fremont
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone.21 Fremont
Henshaw, Bulkley & Co.....
.....Fremont and Mission
Martin Pipe & Foundry Co.....
.....33 New Montgomery
Meese & Gottfried Co....167 Fremoont
Moore, Chas C. & Co...First and Mission
Pacific Tool and Supply Co.467 Mission
Pennington, Geo. W. Sons, Inc....
.....313 Folsom
Ralston Iron Works.....222Howard
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co.
.....26 First
Union Iron Works.....222Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F....12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....105 Front
Robinson, Geo. H.....226 Bush
Young, Carlos G.....23 Davis

MATTRESSES AND UPHOLSTERY.

Schrock, W. A....21 New Montgomery
Crescent Feather Co...610 Washington

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons..123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co...105 Montgomery
McNamara & Moran.....7 Battery
Chiett, Peabody & Co.....582 Mission
Greenebaum, Weil & Michels.....
.....17 Sansome
Hansen & Elrick.....Market & Third
Keller, M. J. Co.....1028 Market
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld Adolph.....1334 Market
The Toggery.....628 Market

MERCHANT TAILORS.

Francis & Co.....327 Montgomery
Growall W. L. Co..Mut. Sav Bk Bldg
Lemos, Leon.....1117 Market
Lyons Charles.....721 Market
Pohelm, J. T.....1118 Market
Reid John & Son.....907 Market
Smith J.....906 Market

METAL WORKS.

American Can Co.....214 Mission
Flinn John Metal Works...313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co.....
.....645 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson...
.....1228 Folsom
Cal. Milk Producers' Assn.....428 Turk
Jersey Farm Co.....851 Howard
Loewe Wm. G.....624 Russia
S. F. Cream Depot.....1939 Mission
Standard Milk Co.....3201 Sixteenth

MILLINERY.

Hinz & Landt.....543 Market
Holm & Nathan.....512 Market
Muller & Raas Co.New Montg & Mission
Spencer & Milau.....1026 Market
Toplitz R. L. & Co.....545 Market
Zobel, Lud. Co.....919 Market

MILLWRIGHTS.

Dibert Mfg Co.....225 Mission

MINERAL WATERS.

Eggers Chas & Co.....118 Eureka
Mt. Shasta Mineral Spring Co
.....Sixth and Brannan

MINING COMPANIES.

Alaska Treadwell Gold Mining Co
.....Mills Bldg
Bourn, W. H.....401 California
Gage, W. S.....330 Market
Pew, John W.....310 Pine
Quarre, Geo....Cal. Safe Deposit Bldg

MUSICAL INSTRUMENT DEALERS.

Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Kohler & Chase.....28 O'Farrell
Mauvais, The Zeno Music Co.769 Market
Mauzy, Byron.....308 Post
Paige Piano Co.....Post & Stockton
Sherman, Clay & Co.....139 Kearny

MUSLIN AND FLANNELETTE UNDERGARMENTS.

Reynolds, The Geo. W. Co..597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

OILS.

Standard Oil Co.....Rialto Building
Weed, F. F., Soc'y Lion Oil Co....
.....927 Market

OPTICIANS.

Bertelling Optical Co.....16 Kearny
California Optical Co.....205 Kearny
Chinn-Beretta Optical Co...991 Market
Haskell & Jones Co.....243 Grant ave
Hirsch & Kaisar.....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.

Darbee & Immel..30 Union Sq. Market
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association.308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....816 Mission
Cal. Paint Co.....236 First
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co....Pine and Front
Magnor Bros.....215 California
Nason, R. N & Co.....115 Front
Whittier- Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons....729 Devisadero
Bracc, N.....447 Valencia
Bradley & Son.....923 Mission
Davis, H.....236 Powell
Fraser, John P.....418 Post
Stader, C.....Glen Park
St. Denis, J. & Co.....320 Sutter
Stein, M.....30 Sacramento
Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold. P. B. Factory..14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Crown Paper Co.....707 Front
Union Bag and Paper Co....406 Front
Union Pulp and Paper Co..410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co.....520 Market

PATENT DOOR OPENERS AND CLOSERS.

Bischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
California Fig Syrup Co....392 Church
Law, Herbert E....2304 Van Ness ave
National Pharmacy Co..214 Townsend

PHOTOGRAPHERS.

Taber Photo Co.....121 Post
Vaughan & Keith.....110 Geary

PHOTO-ENGRAVERS.

Bolton & Strong.....621 Clay
Sunset Photo & Engraving Co....
.....106 Union Square ave
Union Photo Engraving Co.....
.....144 Union Square ave

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....109 Montgomery
Kirk, Geary & Co.....112 Geary

PICKLE MANUFACTURERS.

Fisher Packing Co....509 Commercial
Loeffler, John.....422 Fifth
Pacific Vinegar and Pickle Works.
.....122 Davis

PLANING MILLS.

Birth, L. H.....709 Bryant
Hansen, A.....Berry, near Sixth
Townley Bros.....18th and Folsom

PLUMBERS.

Allen & Allen.....1151 Mission
Bayreuther, G. W. & Co.....504 Post
Forsyth, W. C....106 Golden Gate ave
Iekelheimer, S. & Bro.....20 Geary
Murray Bros.....622 Sacramento
Snook, Wm. & Son.....554 Clay
Wilson, W. F.....328 Stockton

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co.....211 Clay
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....126 California
Heineman & Stern.....906 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack & Prov. Co. 117 Davis
Western Meat Co..Sixth and Townsend
Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.

The California Powder Works.....
.....330 Market

PRESS CLIPPINGS.
Allen's Press Clipping Bureau....
.....230 California

PRINTERS.
Bent & Meyerderks.....40 California
Commercial Publishing Co.463 Mission
Consumers' Agency.....518 Clay
Cubery & Co.....587 Mission
Dempster Bros..Glen Park ave & Bond
Freygang-Leary Co.....113 Davis
Janssen Printing & Binding Co....
.....23 Stevenson
Monahan, John & Co...412 Commercial
Murdock, C. A. & Co.....532 Clay
Partridge, John.....306 California
Fernau Bros.....543 Clay
Phillips, Smyth & Van Orden..508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The....555 Mission

PRINTERS' INK.
Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.
Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.
Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co....54 Crocker Bldg.
De Vecchi, Dr. Paolo....Crocker Bldg.
Flood, James L.....7 Nevada Block
Felton, C. N.....321 Pine
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland.....2304 Van Ness ave.
Mackay, John W.....7 Nevada Block
Mayre, Geo. T., Jr....234 Montgomery
Parrott, John.....401 Parrott Bldg.
Payson, A. H.....641 Market
Pierson, Wm. M.....230 Montgomery
Pillsbury, E. S.....105 Crocker Bldg
Quinn, John E.....The Berkshire
Rosenthal, Dr. C. H.....636 Baker
Shields Estate Co.....324 Bush
Tevis, Wm. S.....Mills Bldg.
Wilson, A. W.....2430 Broadway

PUMPING MACHINERY.
Dow, Geo. E., Pumping Engine Co.
.....149 First
Jackson, Byron Machine Works...
.....411 Market

RAILROAD TIES AND TAN BARK.
Bender Bros.....6 Market

RATTAN WORKS.
Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.
Ashton & Gardiner....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son...22 Montgomery
Berry & Bangs.....120 Sutter
Breese, G. L. & Co.....Hayward Bldg.
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co..211 Montgomery
Bush, David & Son..Safe Deposit Bldg
Cranston, R. D. & Sons.114 Montgomery
Crim, W. H. & Co....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Giselman, William, Trustee.....
.....120 Phelan Bldg.
Hendricksen, William & Co.....
.....614 Claus Spreckels Bldg.
Heyman, Jacob & Son.....117 Sutter
Heyman, Oscar.....14 Post
Hooker & Lent.....14 Post
Hooper, E. J.....25 Montgomery
Investors' Agency, The.....
.....Mutual Bank Building
Madison & Burke.....30 Montgomery
Magee, Thos & Sons....5 Montgomery
McElroy, R. D.....4 Phelan Bldg.
Oliver, P. B.....114 Montgomery
Patterson, Geo. W. H.....
.....11 City Hall Square
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan...304 Montgomery
Shainwald, Buckbee & Co.....
.....210 Montgomery
Strassburger, I. & Co....484 California
Umbsen, G. H. & Co....14 Montgomery
Von Rhein Real Estate Co., Inc..
.....513 California

RECREATION GROUNDS.
Herman ,R.....Harbor View Park

REFINERS.
Selby Smelting and Lead Works..
.....416 Montgomery

RESTAURANTS.
Arfsten, Eichler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....232 Pine
Bertz, J.....24 Ellis
Blanco, A. B..N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland...329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James.....211 Grant ave
Page & Falch.....Turk and Mason
Peterson, P.....523 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....
.....Market and Park Ave
Zinkand, Chas. A.....927 Market

RIGGERS.
Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS
Pacific Refining and Roofing Co..
.....113 New Montgomery

RUBBER GOODS.
Boston Woven Hose and Rubber
Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
G. P. and Rubber Mfg. Co., The..
.....20 Fremont
Morgan & Wright.....305 Larkin
N. Y. Belting and Packing Co.....
.....509 Market
West Coast Rubber Co.....102 First
Winslow, C. R. & Co.....44 Second

SAFES.
Hall's Safe & Lock Works..605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co...215 California

SAW WORKS.
California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.
Craig Bros.....120 Sutter

SCREEN WORKS.
Quick, John W.....221 First

SEEDS AND GRAIN.
Bowen, E. J.....815 Sansome
Hillens, F.....200 Davis

SEEDS AND PRODUCE.
Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co....Rialto Bldg
Steiger Terra Cotta and Pottery
Works.....Mills Bldg

SEWING MACHINES.
Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine
Co.....324 Post

SHEET IRON AND PIPES.
Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.
Boole, W. A. & Son, Inc...20 California
Hay & Wright.....36 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.
Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.
Alexander & Baldwin, Ltd..308 Market
Balfour, Guthrie & Co...316 California
Chapman, W. B.....123 California
Eddy, Falk & American Trading
Co.....123 California
Gale, J. W.....310 Washington
Grace, W. R. & Co.....
..N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....415 Safe Deposit Bldg
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co...310 California
Newhall, H. M. & Co.....209 Sansome
Otis, McAllister & Co....109 California
Parrott & Co.....206 California
Pike, Chas. W. & Co....124 California
Pinet, J. & Co.....3 California
Plummer, Geo. E. & Co.....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Ulrichs, J. F.....122 Clay
Williams, Dimond & Co.....202 Market

SHIPSMITHS.
Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.
Berman, O.....48 Ellis
Ulman, Seeligsohn & Brown..17 Battery

SILK MANUFACTURERS.
Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SILVERWARE.
Glidden, W. B.....120 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.
Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.
Fischbeck & Glootz....214 Sacramento
Lilie, Charles.....
.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.
Horstmann Co., John.....675 Bryant

SODA WATER MANUFACTURERS.
Becht, J. G. & Co.....572 Stockton
Belfast Ginger Ale Co.Union & Octavia

SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....141 First

STAMP DEALERS.
Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.
Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co..401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton...415 Montgomery
Le Count Bros.....523 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave
International Nav Co.....21 Post
Occidental and Oriental Steamship
Co.....421 Market
Pacific Coast Steamship Co..10 Market
Pacific Mail Steamship Co..421 Market
Peterson, James P.....3 Steuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.
Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.
Simmen, John.....348 Phelan Bldg
Thoms, J. W.....
.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.
Folkers, J. H. A. & Bro.....Flood Bldg
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.
Lietz, A. Co.....422 Sacramento

SYRUPS.
Colonial Maple Sugar and Syrup
Co.....3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth and Brannan
Pacific Coast Syrup Co...713 Sansome

TABLE CEREALS.
Empire Milling Co.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Baumgarten, J. & Co.....578 Mission
Byrne, Jos. & Co.....1145 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter
Stein, Simon & Co..Second and Market

TAILOR TO TRADE.
Hilp, Henry.....569 Market

TANNERS.
Eagle Tannery.....
.....26th and San Bruno Ave
Legallet-Hellwig Tanning Co.....
.....401 Front
Norton Tanning Co.....212 Clay

TEAS, COFFEES AND SPICES.
Argonaut Tea and Spice Co...21 Main
Brandenstein, M. J. & Co..118 Market
Burmester, Henry W.....1854 Market
Castle Bros.....463 Mission
Caswell, Geo. W. & Co..414 Sacramento
Folger, J. A. & Co.....104 California
Guittard Mfg. Co..... 119 Front
Hills Bros.....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....25 Fremont
Schilling, A. & Co.....108 Market
Thierbach, Chas. F. & Co..306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.
Pacific States Telephone and Tele-
graph Co., The.....216 Bush
Weihe, E. F.....
....Supt. Am. Dist Telegraph Co.

TENTS AND AWNINGGS.
Ames & Harris, Inc...100 Sacramento
Neville & Co..... 31 California

THEATERS.
Belasco & Thall.....Alcazar Theater
Walter Orpheum Co.....113 O'Farrell

TIMBER PRESERVING.
S. F. Lumber Preserving Co.....
.....223 Folsom

TIN PLATE MANUFACTURERS.
Williams, I. B.....Mills Bldg

TITLE INSURANCE.
California Title Insurance and Trust
Co.....410 Montgomery

TOWEL COMPANIES.
Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TRANSFER COMPANIES.
S. F. Transfer Co.....118 Ellis
Morton Special Delivery Co.....
.....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....20 Market
Wells, Fargo & Co., Exp..2d & Mission

TRUNKS.
Hirschfielder & Meanoy.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James.....1 Ellis

TURKISH BATHS.
Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co.....
.....110 Montgomery
Bannan's Typewriter Exchange..
.....307 Montgomery
Bornemann, Geo. C. & Co....117 Sutter
Remington Typewriter Co.....
.....228 Bush
West Coast Typewriting Co.....
.....401 Hayward Building
Yost Writing Machine Co.....
.....327 Montgomery

UNDERTAKERS.
Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission
Maass, H. F. Co.....917 Mission
Truman, Chas. H. J. & Co..1909 Mission
United Undertakers' Association..
.....866 Mission
Valente, Marini & Co....1624 Stockton

UNDERTAKERS' SUPPLIES.
California Casket Co.....934 Mission

UNDERWEAR.
Delmel Linen Mesh System Co....
.....110 Sutter

UNIFORMS AND REGALIA.
Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.
West Coast Safety Faucet Co....
.....223 Mission

VARNISH MANUFACTURERS.
Berry Bros., Lmtd.....12 Front

VINEGAR MANUFACTURERS.
Consumers' Y. & V. Works.404 Battery

WAGON AND CARRIAGE MATERIALS
Holt Bros. Co.....30 Main

WALL PAPER AND MOLDINGS.
Quadt, John.....1614 Market
Tozer, L & Son.....762 Mission
Uhl Broe.....655 Market

WAREHOUSES.
Grangers' Business Association...
.....309 California
Hasleit Warehouse Co., The.....
.....206 California
Lemman Bros....Townsend and Japan
Sansome Street Warehouse, Inc..
.....809 Sansome
S. F. Warehouse Co.....41 First

WELL BORERS.
Lowe, J. W.....1236 Kearny

WIRE AND WIRE ROPE.
Pacific Steel and Wire Co....100 Front

WELSBACH MANTLES AND SUPPLIES
Welsbach Co.....359 Sutter

WINES AND LIQUORS.
Arnhold, B. & Co.....
.....Townsend and Stanford
Berges &Domeniconi.....708 Sansome
Braunschweiger & Co.....5 Drumm
Buneman, H.....319 Front
California Wine Association.661 Third
Chaix & Bernard.....756 Brannan
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co.Beale & Mission
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The
.....Market and Second
Hey, Grauerholz & Co.....224 Front
Hildebrandt, Posner & Co....610 Front
Holtum Bros, Inc.....565 Market
Holtum, Ferdinand.....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony.
.....518 Montgomery
Jones, Mundy & Co....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi..Second & Bryant
Livingston & Co.....206 Davis
Lubben, John..California and Sansome
Lyons, E. G. & Rass Co., The....
.....549 Mission
Mann, C. M. Co., Inc., successor to
I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co..314 Sacramento
Metzger, Leo & Co.....118 Battery
Meyerfield, Mitchell & Co....116 Front
Moore-Hunt Co., The Jesse..200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co..115 Ellis
Neumann, W. & Co.....501 Market
Oakville Wine Co..Folsom and Army
Pike, B. D. & Co.....213 Battery
Rathjea Co., The..... 46 Ellis
Rosenblatt Co., The.....113 Pine
Samuel Bros. & Co.....521 Market
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender.....
.....Brannan and Boardman
Schultz, Wm. A. & Sons....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann.328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling
Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....318 Clay

WIRE AND WIRE ROPE.
American Steel & Wire Co....10 Pine
Roebling's, John A. Sons Co.....
.....25 Fremont

WOOD DEALERS.
Union Wood and Timber Co.....
.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.
Bush & Mallett Co.....328 Post
Rigney, Thos F.....641 Mission

WOOD AND WILLOW WARE.
Kasper Bros. & Co.....206 Battery
Levenson & Co.....209 Front
Unna, Harry Co., The....144 Bluxome

WOOL.
Denigan, Thos., Son & Co..132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and
Scouring Co.....652 Fifth

WOOLEN MANUFACTURERS.
Golden Gate Woolen Mfg. Co.....
.....19th and Bryant

WRECKERS.
Whitelaw Wrecking Co....253 Spear

YEAST MANUFACTURERS.
Golden Gate Compressed Yeast Co.
.....343 Sutter

MERCHANTS' ASSOCIATION REVIEW.

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No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

STOPPING THE CITY HALL WASTE. The failure of the Mayor's effort to reduce salary expenditures shows the hopelessness of attempting to secure economy in the city government without a larger equipment of information than any one person seems to have at present. If the city's chief executive, charged by the charter with the supervision of offices and departments, and furnished by his position with the fullest opportunity for investigation, can not discover more than 2 per cent of avoidable waste in an annual pay roll of four million dollars, and can not win the support of the Supervisors for his attempt to stop that much of the leak, what is the use of uninformed tax-payers and newspapers demanding retrenchment?

Yet no sensible person believes that the city government is economically conducted and that all the expenditure provided for in the budget is necessary. It is morally certain that not 2 per cent, but 10 per cent could be cut off the salary list if we only knew where to cut. It is the inevitable tendency of large organizations to contract wasteful habits, and of large bodies of public employes to shirk work, multiply jobs and force expenses as far as they can. The process has been in continuous operation in our city government for years on end. Year after year the city's servants have been ravenously eating up its revenues and nobody has found a way to stop them. Every demand for an increased appropriation is accompanied by its carefully prepared excuse, every item of waste has its ingenious and irrefutable pretext, the invention of some man whose knowledge of the conditions of his office is complete and practical. Not even the most industrious committeemen of the Board of Supervisors, aided by expert accountants, can discover where enough money can be saved to make it worth while trying to save it.

Yet the problem is not hopeless. What is needed is a thorough study of the practical workings of all departments by competent men outside of politics and holding no public office, whose interests as tax-payers are antagonistic to those of the tax-eaters. Their investigation should be accompanied, if not preceded, by a reform of the system of public accounting so that City Hall bookkeeping may become intelligible to others than those who make the entries.

Such an investigation would be tedious and costly, but it would pay. The theory of government in this country is that the office-holders are the servants of the people; yet the people exercise no supervision over them. If any money is ever to be saved for public improvements in this city, it is time they began.

THE LITTLE MATTER OF REGISTRATION. The Registrar of Voters announces that his office is open for general registration, and that registration for the primaries closes July 22, 1903. The announcement is of vital importance to every citizen that purposes to do his duty by the community, and should have wide publicity and immediate attention.

In general, the various primary election laws adopted of late years in this country have been enacted for the purpose of permitting the great body of the citizenship to have a voice in the nomination of candidates, a function that had been usurped by the most dangerous men in the State. It was expected that if all were given an even chance in the selection of delegates, party conventions would again become representative of the will of the body of the voters, that contests would be clean, and government no worse than the people deserved. Notwithstanding that the laws have prescribed in minute detail the necessary procedure, and have been in the majority of instances executed with rigor, these expectations have been too frequently disappointed. Why? Because those in whose behalf the laws have been passed have failed to comply with their first and simplest requirement. The unofficial citizen has neglected to register for the primary.

In that is an epitome of all the causes of our political failure as a people, in as far as we may be said to have failed politically. It is failure of personal character. We may provide ideal arrangements on paper and get them into codes and charters, but they amount to nothing unless men of the right character are put into office. And men of the right character are not put into office unless voters of the right character do their duty first.

The city of Baltimore is described as a "city without graft." It is delighted with its new charter, as San Francisco was three and a half years ago. Its Mayor is the man who devised the instrument, and he is very proud of Baltimore. Probably as long as he is Mayor it will remain a city to be proud of. But let some rascal capture the mayoralty, and the law will no longer protect. Safety lies not in honest laws, but in honest men, who make their character count.

All the primary election laws in the country will not avail to keep politics clean unless the citizenship exerts itself to that end. Unless the voters intend to take advantage of them, they might as well never have been enacted. Yet there seems to be nothing so easy to postpone until too late as the little matter of registering for the primary.

It is worth half a day of any citizen's time to attend to this simple but necessary little matter, and it is a duty he owes his city and his State and his fellow-citizens, to take all necessary precautions against neglecting it. We can not have good politics without good citizens, and citizens who overlook this duty are not of the best sort. They are the drifters, who are willing to permit what public wrongs we suffer rather than give up one hour of ease in two years. The methods of professional politicians are different. They never let things of this sort go by default.

The man who fails to register for the primaries passes up his party nominations to the party boss. He shares responsibility for the result. He has no right to complain of bad men in office, for his negligence or indifference permits them to get there. But his neighbors have a right to complain of him. He is one of the joint authors of bad American politics.

Every member of the Merchants' Association and every reader of the REVIEW in this city should make it a point to register for the primaries some time during this week. Time is short, and a duty postponed is too easily forgotten. The following points of the Registrar's announcement should be carefully noted:

1. Registration for primary election closes July 22, 1903.

2. All citizens registered since January 1, 1902, who have changed their residence, are required to re-register on or before the above date, in order to be able to vote.

3. All persons who will have become of legal age on the day of election are entitled to register.

4. All citizens who did not register during the year 1902 are required to register if they desire to vote.

5. Office open from 8:30 A. M. to 5 P. M.

The proper thing to do about it just now is to decide when you can take the time to register and make a note of it on your memorandum tablet. Write it down and you will not forget it.

DOINGS OF THE DIRECTORS.

Two regular meetings of the Board of Directors and two meetings of regular committees have been held during the past month.

NEW MEMBERS.

The following nine new members have been added to the roll:

Joseph Calegaris, druggist....Kearny and Pacific
Hammer & Co., commission.....212 Sacramento
Thomas F. Rigney, wood mantles....641 Mission
California Hydraulic Engineering and Supply Company.....17 Fremont
Pacific Steel and Wire Company, wire and wire rope.....100 Front
James Nissum, restaurant.....211 Grant avenue
Oscar Heyman, real estate.....14 Post
H. J. Schneidewind, jeweler.....822 Valencia
Young & Swain Baking Company, bakery.. .....2229 Geary

WATER FRONT.

A conference has been held with President Charles H. Spear of the Board of State Harbor Commissioners, relative to the present state of affairs along the water front and the possibility of making improvements necessary to accommodate the growing commerce of the port. An invitation was extended the Board of Directors by President Spear to make a thorough inspection of the entire water front by boat and thus acquaint themselves with the existing conditions. The invitation was accepted and such a trip will be made in the near future.

HONOLULU AS A PORT OF CALL FOR TRANSPORTS

This Association has co-operated with the Merchants' Association of Honolulu in bringing to the attention of the Secretary of War the desirability of making Honolulu a regular port of call for government transports running between San Francisco and Manila.

VACATION.

As a number of the Directors will be away on their vacations, regular meetings of the Board have been suspended until August 1st. Special meetings will be called during the interval to attend to matters requiring immediate consideration by the Board.

COMPLETION OF PUBLIC CONVENIENCE STATION.

The public convenience station which the Association has been constructing at Union Square has been completed, inspected by the Board and accepted, and was turned over to the Park Commission on June 29th. A description and cuts of the station will be found in another column.

Merchants' Association

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

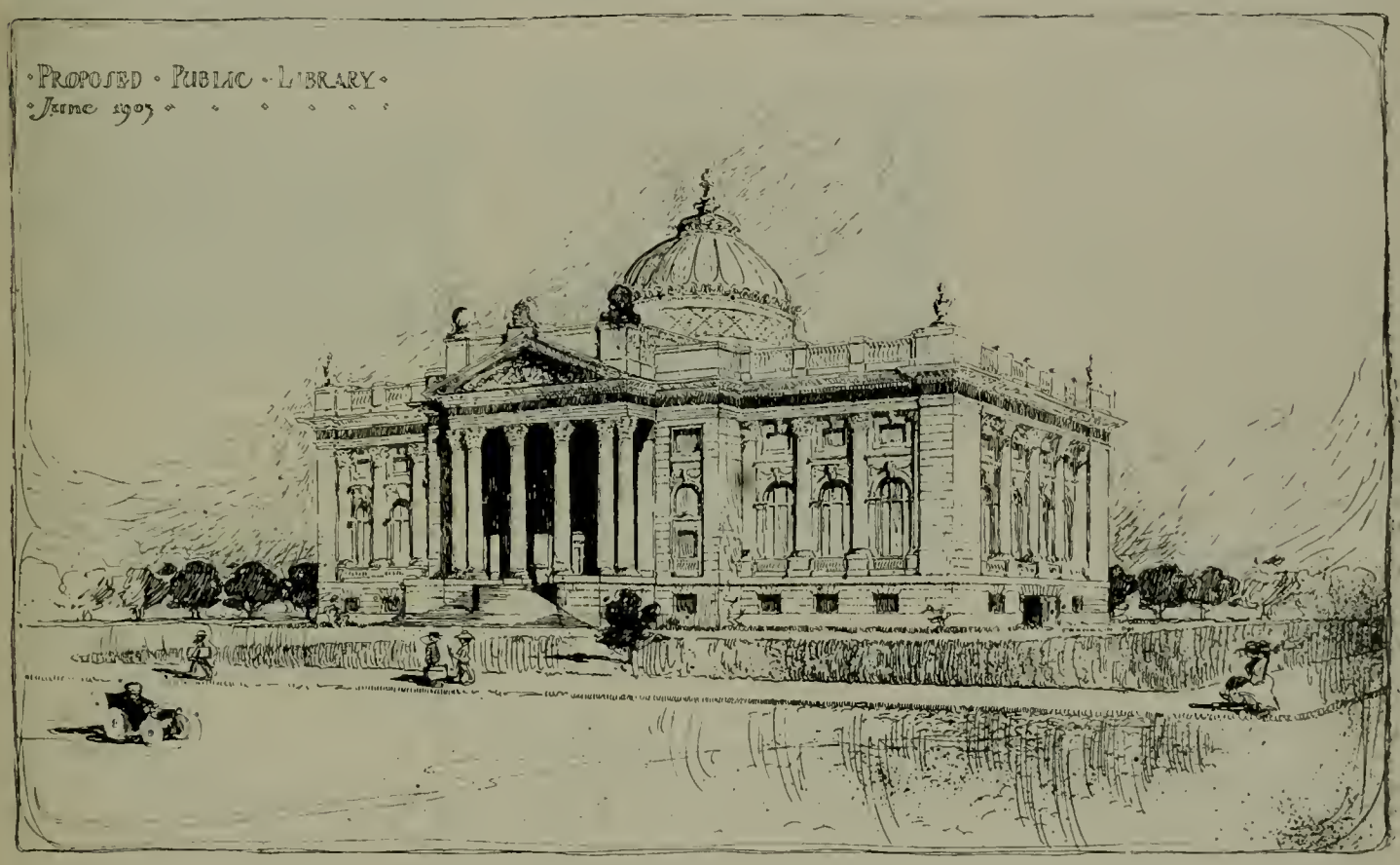
REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 7. SAN FRANCISCO, CAL., AUGUST, 1903. No. 84.

NEW HOME FOR THE CITY'S BOOKS



The proposed new Public Library, represented above through the courtesy of Mr. Grunsky, City Engineer, is part of the bonding scheme for permanent improvements in San Francisco. The plans provide for a thoroughly modern structure in granite and marble, with the latest provisions for library equipment. If built, the library's new home will be one of the chief adornments of the city, vieing in external beauty with any similar structure in the United States.

It will, however, be more than an adornment; it will supply a pressing public need. The part of the City Hall now occupied for the purpose is a mere makeshift, inconvenient and overcrowded, which so wealthy and important a city as San Francisco should long ago have been ashamed to tolerate. The librarian, Mr. George T. Clark, says of it:

"Our present quarters can hardly be a cause of great pride to the city. When visitors come here, often as delegates to such large and intelligent bodies as the Christian Endeavor Convention, or the Convention of the Epworth League, one of the first things they wish to see is the Public Library. The best we can show them consists of these few rooms in the City Hall, that were never designed for the purpose and are much more suitable for offices.

"We outgrew them recently, and the Board of Supervisors gave us some additional rooms, but there is a limit to what can be done in this direction, and at the present rate of growth the space simply will not house the books more than four years longer. We must either move, or stop growing.

"The library now contains about 151,000 volumes. Over 20,000 card-holders draw books from this department alone. Our facilities are badly cramped and the service we can render these people is crippled through the unsuitable arrangement of our temporary quarters. The library is a great educational institution and its home should be one of imposing dignity and high aesthetic value. The plans prepared in the City Engineer's office would provide such a home, and for the sake of its own high credit, San Francisco should avail herself of them."

The project contemplates the purchase of a site on Van Ness avenue, or in some other convenient locality, and would cost in all about one and a half million dollars. Since the city seems to have decided not to accept Mr. Carnegie's offer, on the ground that it was able to furnish its own library building, it would appear to be "up to" San Francisco to go ahead and furnish it.

ONLY CHINATOWN'S REMOVAL WILL BRING THE CITY SECURITY.

Its Spectacular Filth Must Be Wiped Out or the Eastern States Will Not Believe that San Francisco is Permanently Clean.

By WILLIAM M. BUNKER, Washington Representative, Chamber of Commerce of San Francisco.

San Francisco is proudly pressing forward. On one line it stands still. Chinatown is as it was. Scrape and scour it as we may, it is the same old Chinatown. While we are demolishing some buildings and disinfecting others, guides are groping through cellars and underground passages and telling tourists conditions are even worse than they seem.

Cleansed and disinfected, Chinatown menaces our peace, prosperity and progress. The Eastern visitor is assured there is no plague spot like ours; even old Shanghai cannot match it. This is not a fact. Old Shanghai has sinks and stenches hundreds of years old. But the truth signifies nothing. The Eastern visitor cannot differentiate in such delicate matters. He knows Chinatown has many evil smells and many foul spots. He has tales of dirt and disease to retail to Eastern friends. The idea that Chinatown is diseased from top to bottom and from end to end is driven into the Eastern mind and clinched. That idea is there to stay.

HOW THE EAST LOOKS AT IT.

There is no disguising the fact that the East thinks we had plague in Chinatown. The East thinks this plague may at any time, and will, at some time, reappear. This impression is as dangerous to us as if it were the authorized statement of a medical board. We may say, if we will, that we do not care what the East thinks. We may denounce our detractors, we may show clean health reports, we may inspect, disinfect and discipline Chinatown, we may show, as we have shown, rare integrity of purpose in the purification of Chinatown, and yet the menace will stay with us and work while we sleep.

There are conditions that may not be evaded. First or last they must be faced. The sooner we face them the better for the City. The City has enjoyed remarkable prosperity. This prosperity has made other cities envious. Some of these cities have used our Chinatown as an object lesson in filth and disease. They have ignored the public health reports of the National Government, ignored the facts they knew for facts, and insisted that this is a city to be shunned. They have spread false statements with damnable ingenuity and scientific skill, and through their department of publicity and promotion misleading articles have been printed in every State in the Union and sent abroad. If this were all we could smile at our rivals and snap our fingers at fate. But half has not been told.

THE WORK OF ENVY

In this active age some commercial men act on the idea that, as in love and war, all is fair in commerce. Commercial rivals of San Francisco have not hesitated to influence certain countries on the Pacific Coast to quarantine against the City on the ground that plague exists in Chinatown. Even the official assurance of the Public Health Bureau of the United States that there was no plague in San Francisco was insufficient to check the quarantine declared by one South American port. The quarantine ran its regular course. View it as we may, soften the situation as we may, if we deal honestly with ourselves we must admit that Chinatown is not only a menace, but a growing menace. Rightly or wrongly, it has given the City a bad name. Rightly or wrongly that name will stick as long as the present Chinatown lasts.

If the City were quarantined by the Government for thirty days the loss to the City would represent a larger sum than the expense of eliminating Chinatown. This loss would fall on the entire City. There is a hazy idea in the public mind that the merchants, who suffer from almost every public calamity, and who are drawn on for all sorts of public and semi-public funds, would be the sole sufferers from a general quarantine. This is a fallacy that experience would soon dissipate.

A WEAPON FOR THE ENEMY.

Chinatown menaces every man and every family and every interest in San Francisco, and sooner or later must be wiped out. The bigger the city the bigger the menace. To-day restless republics to the south and rival cities north, south and east have in Chinatown a weapon with which to club our trade and commerce. The average newspaper reader sympathizes with trade and commerce. He is sorry for the commercial men. He is sorry for the merchant—first in war, first in peace and first on the subscription lists of his countrymen. A quarantine of the City by the Government, a general quarantine, would injure every citizen and block commerce. There would be little use for business buildings. Block commerce and building operations would cease. The hewer of wood and the drawer of water, the man at the lathe and the man in the trench—every San Franciscan, in fact—has a direct, material interest in the abolition of Chinatown. The commercial and industrial activities of the City must be safeguarded. While we are congratulating ourselves on the growth of the City, while we rejoice over the prospect of the City, we must not forget that Chinatown is a menace that may no longer be ignored.

THE WASHINGTON SITUATION

My sweeping condemnation of Chinatown is born of Eastern experience. If I said less I were untrue to the City and to myself. As the Washington representative of the Chamber of Commerce of San Francisco, I have followed quarantine issues through various departments of the National Government. I have seen how easily and causelessly, though none the less effectively, this City may be placed under the ban. In the absence of Chinatown there would be no excuse for this ban.

A DIRECT RESULT.

The most senseless quarantine was that declared by Guayaquil. It was senseless because the Equadorean authorities would not recognize the clean bill of health written by Surgeon-General Wyman, Superintendent of the Public Health and Marine Hospital Service. Dr. Wyman actively co-operated with the State and Treasury Departments and our Minister to Equador in their efforts to have the quarantine raised. These efforts were fruitless. Equador insisted that the condition of our Chinatown justified the Guayaquil quarantine and that quarantine ran its course.

OUR STANDING DANGER.

We cannot afford to ignore these facts. They are of record at Washington. They are known to the Eastern and European world.

As long as we have the present Chinatown we will be vulnerable. As long as we have the present Chinatown our rivals will find a chink in our armor. As long as we have the present Chinatown we will invite trouble. No amount of cleansing and scouring will give us permanent relief.

OVER 1,100 A DAY AT THE CONVENIENCE STATION.

The need of a convenience station in San Francisco and the corresponding usefulness of the one constructed by the Merchants' Association at Union Square, were not fully appreciated in advance even by those who supplied it. Since the station was opened to the public the attendance has been so large that it is difficult to understand how the neighborhood got along without it.

During the first week the number of visitors on the men's side alone ran over 1,000 a day. The total for the second week, for the same department, was over 7,900, or more than 1,100 daily. Since then it has been as high as 1,300 in a single day, and is seldom under 1,100. As the station is open eight hours a day—from 10 A. M. to 6 P. M.—this means that visitors pour into one department at the average rate of two and a half a minute.

No accurate count has been kept of the number of visitors to the women's departments, but is known to be very large.

There has been no vandalism, and no disposition to misuse the property in any way. The fact that soap, running water and a towel are accessible seems to be keenly appreciated by hundreds.

Many warmly commendatory letters have been received at this office, praising the spirit that prompted the gift and expressing the hope that the municipal government, having an example of the great usefulness of such conveniences, will proceed to supply them at various points of the city.

THE TELEGRAPH POLE NUISANCE.

Movement to Obtain Relief in the Residence Districts is in Line With City Improvement.

The movement so well begun by the *Chronicle*, and forwarded by the Outdoor Art League, to secure the removal of telegraph and telephone poles from the residence streets, or prevent their further encroachment, should have

GROWING IN BLOCKS OF FOUR.

hearty public support. The increase of this sort of disfigurement to public and private property threatens, unless checked, to grow into an intolerable public nuisance.

San Francisco thoroughfares are rarely things of beauty. Our people are not abreast of Easterners in the matter of adorning their streets, but the limit of aggressive ugliness has been reached when they permit clumps of naked scantlings to be stuck in the sidewalk, supporting gaunt crosstrees and bundles of bare wires high in air, and, from end to end, nicked and scarred and splintered by the lineman's climbing irons.

BUT POLES HAVE THEIR VALUE.

Yet it should not be forgotten that the poles, unsightly and offensive as they are, represent an open competition that has cheapened light and power and saved residents thousands of dollars on one of the necessities of modern city life—electricity. That is not a matter to be lightly disregarded.

Owing to the great cost of putting the wires underground, that method of disposing of the poles is very difficult, and, except in a certain restricted area where the congestion of traffic and property improvements make it imperative, perhaps it is at present impracticable. But that is no reason why poles should be bestowed upon us with such prodigal liberality, nor why they should be so hopelessly, irredeemably ugly as they appear in the pictures on this page.

CONTROL BY THE CITY.

They might be frankly recognized as a necessity. Their use might be regulated and their numbers restricted (their present multiplication is an evident waste of labor and material). A uniform pattern might be insisted upon, and a design for an imposing sort of standard, or wire-tower, to be made of steel or some other durable material, might be adopted, that would gratify the aesthetic sense by a pleasing aspect of solidity, suitability and permanence.

Such standards might be erected by the city and rented to the corporations wishing to string wires on them. Or, if the city lacked funds for such an enterprise, or did not care to become the owner of such property, it might let a franchise to a private company for the purpose.

ORDER AND BEAUTY.

The result would be that the confused and hideous would give place to the orderly and impressive, the streets would be freed from part of their distracting commercial rubbish, and

BOTH SIDES OF THE STREET.

there would be room inside the curb line for a few trees and a little lawn grass. Commenting on the subject, the Stockton *Independent* says:

The city can do a service to civilization by evolving a system of regulation for poles and wires that will minimize the nuisance and prevent some of the danger as well as the unsightliness. Unless some city has the genius and will to solve the question satisfactorily, a new combination and industry will be developed by capital by which all the poles and wires of a city will be owned and managed by one concern that will secure a franchise for the purpose, and will lease right of way over them to the public service corporations.

The Merchants' Association has led the way in ridding the business streets of the overhead wires. The city at large should have sufficient enterprise and foresight to make some better disposal of the poles and wires in the residence districts than competing corporations seem likely to do. The nuisance can and will be abated if the public demand is made strong enough.

The price of Charles Mulford Robinson's "Modern Civic Art" was erroneously given in last month's REVIEW as $1.25. It should have been $2.50.

Readers of the REVIEW are invited to submit short, practical articles on topics related to the objects for which the Merchants' Association exists.

FRAUDS ON THE CHARITABLE GROW BEAUTIFULLY LESS.

More Merchants Demand the Endorsement Card Every Month, and Fakers are Leaving Town.

One of the members of the Charities Endorsement Committee applied to a railway company for special rates for some of the juvenile charges of a charity he represents. He was promptly told that the rate would not be given unless he could produce the Endorsement Committees' card.

His experience as a solicitor is becoming quite common. The railway companies were among the first to recognize the advantages of having charities investigated by the Endorsement Committee's experts before granting them aid. During the last two months there have been, according to the secretary, Miss Katherine Felton, a marked extension of the scope of the work, and a large increase in the number of merchants who demand the card before giving money to solicitors.

The bolder charity frauds appear to have been driven from the city—at least, they are not operating openly at present. Some of the inefficient, improperly conducted charities have about concluded that they will have to raise their standards of work or go out of business. A number of the sort that have no usefulness beyond supporting the people that conduct them, and that are a nuisance and a pest in the community, have only been able to survive by getting subscriptions elsewhere in the State; their solicitors are heard of from Stockton, Sacramento, San Jose and other cities not yet protected by the endorsement card.

The services of the committee are becoming so generally recognized, and its system so widely employed by business men, that even a quasi-religious organization that had been refused the card on the ground that religious organizations were outside the scope of the committee's work, wrote to the secretary:

We have been brought face to face with the fact that unless you reconsider your former decision in our regard and grant us your endorsement, it is going to be exceedingly difficult to carry on our work in this city.

These circumstances indicate that the intelligent business men of San Francisco are at last waking up to the fact that the problem of contributing to unknown charities has been solved. The plan is very simple, and as far as it is in operation is working perfectly. All the merchant need do who is requested to contribute to a charity he knows nothing about, is to ask to see the card of the Charities Endorsement Committee. If the solicitor has it, the merchant knows that the charity has been investigated by the officers of a special committee organized by the Merchants' Association, and has been found to be well conducted, properly administered, efficient in its work and worthy of support. If the solicitor lacks the card, either his charity has not been examined, or has been found wanting in some essential particular. If any further information is desired, it can be obtained by telephone from the office of the Associated Charities.

The system was devised to exclude charity swindles from San Francisco and to see that the objects of organized charity were properly cared for. The only thing necessary to make its success complete, is for all business men to refuse subscriptions where the charity is not personally known to them, unless the solicitor can show the Endorsement Committee's credentials.

THE SWEEPING OF SAN FRANCISCO'S STREETS.

How They Can Be Kept Clean, and Why They Frequently Are Not.

By L. M. KING, Superintendent of the Merchants' Association.

The first of July witnessed the beginning of a new contract for street-cleaning. As this may be the last of such contracts, since the city contemplates doing the work next fiscal year, a resume of the methods employed under the present system and some reasons why better work has not been done in some districts, may, perhaps, be of interest to our members and other citizens at this time.

It is a fact that while residents are all aware that their streets are swept, few of them have any distinct idea how the work is performed; and while contractors are frequently careless in their work, they also are sometimes blamed for things for which they are not responsible.

The streets of San Francisco are cleaned by eight different processes, all of which combined go to make up the present system.

1ST "BLOCK SYSTEM."

One hundred and twenty-two block men are stationed throughout the principal wholesale and retail districts, each man being assigned to certain blocks, which he is responsible for keeping clean all day. All dirt on these streets is picked up and deposited in special metal dirt boxes along the sidewalk, and removed by teams in daylight. A fixed price of 99 cents per day per 1000 square yards is paid for this work.

2ND—MACHINE SWEEPING.

Certain streets south of Market street are swept at night by machines. The streets are first to be sprinkled; the dirt is then swept by the machines into the gutters, where it is gathered into piles by special men employed for this purpose, and afterward it is removed by teams before 7 A. M. Thirty-five cents per 1000 square yards is paid for this class of work.

3RD—HAND-LABOR GANGS.

All streets other than the above are cleaned by hand-labor gangs. To each gang is assigned certain streets, which it is to clean a fixed number of times each month, as designated in the schedule of the specifications. These gangs are to sweep the dirt into piles, which are required to be removed by teams within two hours. This work costs per 1000 square yards, each time the street is swept, as follows:

District No. 1, comprising the business district north and south of Market street, 35 cents.

District No. 2, comprising the Mission district, 32 cents.

District No. 3, comprising the Western Addition west of Van Ness avenue, 25 cents.

District No. 4, comprising the residence district east of Van Ness avenue and north of Market street, and the North Beach district, 39 cents.

4TH SPECIAL CREWS.

Owing to the prevailing winds in the residence district, it has been found that many streets have their gutters filled with dirt before the next sweeping is due, while the central portion of the street is practically clean. To increase the schedule and sweep the entire area of such streets would be a useless waste of money; and still the gutters require more frequent cleaning. This difficulty has been overcome by providing in each district for a "special crew" of three sweepers, a team and a driver, whose duty it is to go over streets scheduled for cleaning from but once to four times a month, and to clean the *gutters only* in the interval between the regular cleanings.

The purpose of these special crews has often been mistaken, and residents, not knowing that their work is gutter-cleaning only and that they are paid by the day and not by the area swept, frequently send in complaints that the city is being cheated, as the contractors are cleaning only gutters and not touching the remainder of the street.

These special crews are one of the best features of the street-cleaning system, for besides this gutter-cleaning, they can be used, when so directed by the Board of Public Works, to remove special accumulations, loose grouting and similar refuse in any part of the city.

Special crews cost 33¼ cents per hour for each sweeper, 39¼ cents for foremen and 65 cents for each team, wagon and driver.

5TH HOLIDAY AND SUNDAY CLEANING.

On Sundays and certain holidays a crew of fourteen sweepers and a foreman are provided to clean gutters and sidewalks, from 6 A. M. to 10 A. M., on Market street, from the Ferries to Larkin street, and certain streets in the neighborhood, where people congregate on such days. The cost of this is the same by the hour as paid for special crews.

6TH CROSSWALK CLEANING.

On rainy days, when regular sweeping is suspended, a force of about twenty-five men is employed to clean crosswalks and sidewalks on the business thoroughfares most frequented by pedestrians. The cost of this work is the same as for special crews.

7TH—WASTE PAPER CLEANING.

A horse, cart and driver are provided during the windy season to cover those points in the city where loose papers accumulate. These papers are picked up and removed at intervals during the day, and the cost of the service is 50 cents per hour for the outfit.

8TH STREET FLUSHING.

The bituminous rock pavement on Market street in wet weather frequently becomes covered with a slippery coat of mud, which cannot be removed by brooms, and causes many horses to fall. To overcome this a system of flushing is used. Two or three sprinkling carts with open flanges flush the streets thoroughly, thus loosening the coating of mud. Following the carts is a gang of sweepers, who scrape the pavement with rubber squeegees. Bituminous rock and asphalt pavements are not slippery when thoroughly wet if the pavement itself is clean, and this flushing has been found very effective in reducing slipperiness. The cost is $1.00 per hour for each sprinkling cart, including water.

RESULTS OF THE SYSTEM

The above comprises the system of street-cleaning, as devised by the Merchants' Association for San Francisco. The system is good and complete. If followed strictly, the streets will be well cleaned.

It happens, however, that contractors as a rule are liable to become careless and do no better work than they are obliged to do. Rigid inspection by the City Inspector, accompanied by prompt rejection or fines for poor work, is necessary to secure good results.

It is no easy matter to inspect properly the street cleaning here. There are over 200 miles of paved streets in the city, and besides the "block" men there are twelve gangs of men working simultaneously in all portions of the city during the day time, in addition to the machines at night. Only two inspectors are employed to examine all this work and see that the specifications are complied with.

POOR WORK AND THE CAUSES.

Many complaints have been made regarding the street cleaning. Most of them are justified, but sometimes they are not, because the party complaining does not understand the conditions or just what is required. The "block work" for some time has generally been well done and our downtown business streets will compare favorably with those of any other city. The principal defect there has been the lack of sufficiently heavy sprinkling to prevent the raising of dust. It is sometimes difficult to get drivers of sprinkling carts to use good judgment as to the quantity of water to be used on days of varying temperature and wind.

The machine work for a number of months has been good for work of that kind on such pavements as are found on many streets south of Market. Our rough pavements require heavy machines with brushes having long rattans. One of the parts of the machine work that is most often improperly performed is the cleaning up of the piles of dirt in the gutters. Drivers are apt to try to clean these piles up with the shovel alone and not use a broom to brush up the remnants of piles. This leaves the gutters in an unsightly condition and the contractor is liable to a fine of 50 cents for each block or crossing upon which such remnants are left.

HAND LABOR IS BADLY DONE.

Much of the work of the outside hand-labor gangs during the last two or three years has been bad. It should be much better than machine work, but, as a matter of fact, it has been worse. For this there is absolutely no excuse. There is a limit to the degree to which a rough pavement can be cleaned by machines, and nothing more can be expected, but there is no limit as to how well a basalt or cobble pavement can be cleaned by hand labor, except the natural grouting in the joints. It has been an every-day occurrence to see basalt and cobble paved streets which had simply had the refuse swept off the tops of the stones, and showed no effort whatever to sweep the loose manure and refuse out of the joints. This is caused by the desire to cover as much ground as possible in a day and because the foreman of the gang, who is also a sweeper, pays little attention to *how his men sweep*.

The writer has, for several years, followed gangs while at work, but such a thing as a foreman voluntarily making one of his men do a piece of work over again because it had been

badly cleaned he has never witnessed. Again, sweepers will often persist in sweeping *across* the paving stones instead of lengthwise, which would enable the broom to clean out the joints. A man who understands how to handle his broom will clean a street well with no more exertion and no more time than another who simply scatters the dirt around and leaves half of it on the street.

AN OFFICIAL STANDARD NEEDED.

It is true that the city inspectors are constantly rejecting blocks because they have not been properly cleaned, but the public does not know this, and, moreover, the street remains in its dirty condition until the next cleaning, which may not occur for a month.

The trouble has been that there is no official standard as to what constitutes a well-cleaned basalt or cobble street. A standard should be adopted by the inspectors, and the contractors should be made to live strictly up to it or have their work promptly rejected. In the writer's opinion, that standard should be as follows:

For basalt block or cobble streets:

First—All manure, dirt, sand or other refuse should be completely removed from the top of the pavement.

Second—All *loose manure* or light refuse, other than sand and grouting, should be removed from the joints between the paving blocks.

This is a fair standard to which there can be offered no reasonable objection, for anything less does not constitute *a clean street*, and therefore does not comply with the spirit or letter of the specifications.

Another thing which has caused many complaints, and justly, is the length of time piles of dirt, swept up by the hand-labor gangs, remain on the street before being removed by the teams. The specifications provide that such piles must be removed within two hours. This is too long, as they should not remain over one hour, or they are liable to become scattered over the street. The long haul, however, would require so many extra teams and thus increase the cost of the work so much to the city, that two hours have been allowed. It frequently has happened that the dirt has not been removed within the two hours and sometimes remains over night. In such cases the work should be rejected.

THE IDEAL PLAN.

The ideal way to clean our streets would be to divide up the entire city into small districts, giving each district to a single man, provided with a hand patrol cart and metal dirt boxes or bags in which the dirt could be put until it could be removed. This would make each man personally responsible for the cleanliness of his streets, and it is a fact that men working alone sweep cleaner than when working in gangs. The great additional cost of hauling, on account of the distance teams would have to travel to pick up a load, has thus far prevented this plan being tried.

The entire city of New York was districted this way and every street cleaned every day, with the result that New York streets were *all clean* at the *same time*.

The new contractors are J. G. Harney & Co. in Districts Nos. 1, 2 and 4, and for District No. 3 Peter and Felix Mellugh. They have started off well, and there is even an improvement in the work of the hand-labor gangs. It is to be hoped that they will endeavor to attain the above standard.

HOW TELEGRAPH HILL WILL LOOK WHEN IMPROVED.

Model Showing the Proposed Alterations is on Exhibition at the Merchants' Association Office.

A topographical model of Telegraph Hill showing the alterations planned by the City Engineer is on exhibition at the offices of the Merchants' Association, and persons desiring better knowledge of the proposed improvement than they can gain from verbal description are invited to call and examine it.

THE HILL IN MINIATURE.

The model was made by Mr. F. F. S. Kelsey for the North Central Improvement Association and is placed on public view by Mr. Edgar Painter of that organization. It is about two feet wide by four feet long and represents that section of the city lying between Jackson and North Point streets and between Front, East and Dupont.

The blocks and parts of blocks which it is proposed that the city acquire by bond issue in order to stop the indiscriminate quarrying away of the face of the hill and its ultimate total destruction, are indicated by a color different from that of the adjacent territory. All the streets are shown, running over the hill, and figures at the crossings show the elevation of those points above city datum.

A detachable portion, covering the east face and part of the summit, with the streets affected, represents what it is intended shall ultimately be cut away, furnishing material for the construction of the seawall, or any similar work, and permitting the parking of the east slope and the construction of boulevards and footpaths to the top. This enables anyone interested to see at a glance exactly what is the present condition of the ground and what it will become if the proposed changes are carried out.

Sansome street is shown with its present steep ascent, and as it will be when it is cut down to the level and Broadway is carried over it by a viaduct. A possible tunnel, which could be driven at some future time if circumstances should require it, is indicated, beginning on Montgomery street, between Jackson and Pacific, and emerging on a proposed new street, winding along the bottom of the face of the cliff. The new driveway, starting at Telegraph Place and Good Children street, curves around the northern shoulder of the hill and gives access to Pioneer Park at its summit.

The model is a clever device for exhibiting the engineering problem involved, and is well worth inspection by any one who desires a clear idea of the needs of the case.

ENFORCING THE PROBATION LAW.

Oakland Club Issues a Leaflet Explaining the Measure and Asking Help for its Execution.

The following article has been prepared in the form of a leaflet in order to bring before the clubs of Alameda County the desirability of providing for the enforcement of the probation law. The information it contains is equally valuable throughout the State.

California now has a probation law passed at the last session of the Legislature.

No provision has been made to pay the probation officer.

The clubs of Alameda County have been asked to co-operate with the Oakland Club to pay a probation officer for Alameda County. The amount considered sufficient is $600 a year. As an unfit man works much harm in any office, special fitness of heart as well as of head is required for the probation officer. The Oakland Club believes the right man has been found. He is appointed by a Judge of the Superior Court. His duties will be to inquire into the character of every offender over sixteen years of age; his or her previous criminal record, family relations, etc., in fact to get all information possible regarding his or her past history; to be responsible to the court for the appearance of the probationer from time to time, to keep run of him, to know his course and habits of life, and if satisfied that he is not doing well, and does not mean to do well, to surrender him at any time to the Court. Those under sixteen years of age are in charge of the Juvenile Court and Associated Charities.

A commission appointed in 1896 to investigate charitable and reformatory interests and institutions in Massachusetts reported the probation system had worked with admirable results. For example, in Plymouth County, Mass., twenty-two men were given over to probation officers. Of these six had to be surrendered, two wavered, and fourteen came up to what was hoped for them. Financially, these fourteen would have cost the State or county, if they had been imprisoned, at least $15 a month for each one, or $210 for all for one month, over four times the amount of the officer's salary for one month.

If these offenders had families or relatives dependent upon them, that expense was also saved to the State or County. Besides this, the earnings of the offenders themselves must be reckoned.

Above and beyond the money saved, is the far greater gain of changing criminals into self-respecting, honorable members of society.

As this is an important matter please advise the Oakland Club at the earliest date possible, what action your club will take.

Respectfully submitted,

S. I. SHUEY,

Chairman of the Probation Committee of the Oakland Club.

A non-partisan movement that can be captured is worthless. The Chicago Municipal Voters' League, described in last month's REVIEW is the greatest non-partisan organization in American politics. It has never committed compromise or been brought into camp by either party. Something of the sort in San Francisco might give the city good administration.

SAVING THE CITY FROM QUARANTINE.

Work of the Mercantile Joint Committee on the Health Situation is Crowned with Success.

The efforts of the Mercantile Joint Committee on the health situation, to secure a clean bill of health for San Francisco and protect the city from the threatened injury of a general embargo, have been rewarded with complete success up to the present time. The conference of the State Boards of Health and the Public Health and Marine Hospital Service, recently held at Washington, declared its confidence in the precautions now being taken, and resolved that there was no occasion at present for any quarantine against San Francisco.

This action followed the report of Dr. N. K. Foster, secretary of the State Board of Health, who laid before the conference a report on the situation as it now exists, and explained that harmonious action between the different health authorities having jurisdiction in the city had been secured. Dr. Foster has recently returned to California and has written for the REVIEW the following statement of his work at Washington in San Francisco's behalf:

WORK IN THE CONFERENCE.

California State Board of Health, Sacramento, Cal., July 13, 1903.—The conference of the State Boards of Health with the United States Public Health and Marine Hospital Service was held in Washington, D. C., June 3d, 1903.

After the address by Surgeon-General Wyman, who is by law presiding officer of the conference, the States were called upon alphabetically. California was the first to reply. Knowing that the health situation of San Francisco was uppermost in the minds of all, I at once took up the subject. There was intense interest and a strong feeling, but not unkind. They were simply determined that California must be truthful and show that every effort was being used to suppress the plague.

I did not discuss the diagnosis of the disease. The preponderance of evidence is so great that it is plague that a denial would only have precipitated a resolution of quarantine against California, and such a resolution would have carried.

I explained that San Francisco and the State were working in harmony with the United States Public Health and Marine Hospital Service to suppress all diseases; that the wooden structures which have been built in Chinatown, filling the back areas, are being pulled down and burned; that the streets are being cleaned and paved with smooth material, that rats are being killed, and that a general cleaning and disinfecting is going on. I asked for suggestions, and, in the name of the State, offered to pay the expenses of a committee to investigate.

RESOLUTION OF CONFIDENCE.

The members expressed themselves as believing that California was able and willing to handle the situation in a satisfactory manner, and the convention passed the following resolution:

"Whereas, the conference of the State Boards of Health of the United States with the Public Health and Marine Hospital Service, having confidence in the earnest efforts and ability of the Governor and State Board of Health of the State of California acting in harmony with the Bureau of Public Health and Marine Hospital Service to thoroughly eradicate bubonic plague heretofore existing in the City of San Francisco, do resolve that in the judgment of this conference, so long as the present effective work is continued, there is no need for quarantine restrictions of travel or traffic to or from that State."

At the present time the people of the East are satisfied. They have no fear of plague as long as the authorities here are awake to the situation, and take the whole country into their confidence in relation to it. The opposite policy, or one of secrecy, will surely bring us into distrust, and with a good chance of a quarantine.

The nature of the disease is such that our only hope of active eradication is continued work for months after the last case, but that it can be stamped out, there can be no doubt.

Yours very truly,
N. K. FOSTER,
Secretary State Board of Health.

To convince the health boards of Eastern States that there was no necessity for a quarantine against California may be said to have been the main object of the Mercantile Joint Committee. But it is not likely that the general public even now understands all it owes to the work of that organization in extricating San Francisco from a serious predicament.

THE CITY IN DANGER.

Comparatively few persons in the community realized the gravity of the danger at the close of last year—danger not from bubonic plague, but from the misleading reports sent East by enemies of this port, and from the misconceptions thereby engendered in the minds of Eastern people. No evidences of plague have ever been visible to the general public in this city. There was no epidemic, whose daily spread was evident and whose victims were continually being trundled to the burying ground. Nobody's neighbors were being stricken down around him, few cases were known, nobody felt any uneasiness, here. Nobody but a few vigilant newspaper men knew what scarehead stories were going the rounds of Eastern papers, or the effect such stories were having. To the general public it was like the rumors of battle far away. It did not seem that it could concern people here very much, because so few of them believed in the existence of the disease. Yet such was the prevailing misunderstanding in other parts of the country that when a misprinted telegram to a New York paper announced more plague deaths in a month than had occurred in Chinatown from all causes in a year, the error was believed and published by one of the most conservative and careful journals in the United States.

CHARGES OF CONCEALMENT.

Toward the first of the year it became apparent that the city was facing a serious crisis. Representatives of Eastern health boards began to mutter, resolve and threaten. They charged the people of San Francisco with trying to conceal something that the accused did not know they had. They demanded investigations, assurances, guarantees, and some of them threatened action that would cut us off from the world if we did not immediately change our attitude and adopt measures for the suppression of an epidemic that had no existence.

The directors of the mercantile bodies apprehended what that might mean. They saw more danger to trade, manufactures and the general welfare than had ever been threatened by all our political agitations and all our industrial troubles. And they saw that the local authorities were in no condition to take care of the city's interests at such a juncture.

Under these conditions representatives of the various commercial organizations met and formed a general committee to straighten out the local tangle and assure the misinformed Eastern medical men that things in San Francisco were really as they should be. The committee consisted of George H. Newhall, E. Scott, W. J. Dutton, R. P. Schwerin, T. C. Friedlander, George W. McNear, A. A. Watkins, H. L. Smith, Lippman Sachs, A. Sbarboro, C. E. Bancroft, J. P. Currier, Andrew M. Davis, N. P. Chipman, J. A. Filcher, Arthur R. Briggs, Rufus P. Jennings, Frank J. Symmes (chairman) and L. M. King (secretary).

WHAT THE COMMITTEE HAS DONE.

Their labors have been made known from time to time. They composed quarrels, at least outwardly, brought contending factions together, secured the co-operation of the Chinese Six Companies with the local Board of Health, and of the local Board of Health with the State and Federal authorities, induced all parties to shelve the controverted question whether plague existed, enlisted the support of the Mayor and of the Governor, and finally persuaded owners of Chinatown real estate to consent to the demolition of structures that were bringing in hard money rents, but stood in the way of cleanliness and ventilation.

The concrete result is the resolution printed above. The larger effect is that the peril that threatened to suspend our industries and rot our commerce at the docks, and that might have given San Francisco a setback from which she never could entirely have recovered, has been repelled.

No crisis so grave has menaced this city in a generation, and none has been met with more business-like directness, energy and efficiency. It shows what the mercantile interests of San Francisco can accomplish when they resolve to brush political squabbles aside, take the direction of affairs into their own hands and *pull together*. The same union of interests and the same direct methods would probably prove capable of ending all our more important civic troubles.

A SIDEWALK TREE THAT CAN STAND CITY LIFE.

There is a tree—the osage orange—with qualities which especially recommend its use in the city. It is easily propagated from seeds or cuttings; is a strong, rapid, hardy grower and never blights; will grow in any soil, rich or poor, if not too wet; will thrive in any latitude south of Minneapolis or Boston; will grow upright, straight and symmetrical; has beautiful, shiny, deep-green leaves like the orange tree; has the hardest and strongest wood of any American tree; will thrive in a city where no other tree would live; no bug, worm or insect will touch its root, bark or leaf; no animal will eat or rub against it; never has any disease common to other trees; has roots which run deep and are not affected by drought.—*Municipal Journal and Engineer.*

When the last business man refuses to make a donation to charity without first being shown the Endorsement Committee's card, the last charity faker will depart.

THE WORKINGS OF A BOY'S CLUB.

What the Columbia Park Institution is Doing for Some of the Youth of San Francisco.

Written for the Review by JAMES E. ROGERS, Assistant Head Worker Columbia Park Boys' Club.

AN EVENING SESSION.

In its beginning, the Columbia Park Boys' Club was mainly a social work among the poor boys of a densely crowded neighborhood; the residents of which were hard-working people, many of whom managed to elude starvation only by a supreme effort. It is now a highly organized and successful institution, with aims and methods totally different from those of the well-known social settlements of our large cities.

Beyond doubt, the need of settlements and of boys' clubs is a significant factor in the social problem. Their functions, however, are, or should be, quite different.

NOT LIKE THE SOCIAL SETTLEMENT.

Settlements affect the old and young of both sexes, and seek to subordinate the development of the individual to the good of the mass. The Boys' Club puts particular stress on the value of the human unit; its organization, thought and effort are directed to giving the fullest impetus to the faculties and powers within the boy himself. While endeavoring to supply him with healthful and elevating influences, it also makes it a main object to draw out in his growth and development, all his abilities and talents, that he may be enabled to give the fullest possible expression to his own personality.

USE FOR THE "GANG" TENDENCY.

Focusing all effort and study upon the phenomena of the nature of the boy; with a clear and definite understanding of his temperaments and instincts, the work assumes a very practical character. At the period of adolescence, the spirit for association is most assertive in the human being, and through this valuable means great results in character development can be accomplished. The "gang" is a peculiar feature of this tendency toward organization. It is often the center of our future political and social structures.

A Boys' Club may be defined as a club-house, to which the boys of a neighborhood may go upon certain evenings in the week and find within the sympathy, and the elevating influences and inspiration to live a higher life, which is deemed inseparable from what constitutes a highly moral home influence. The membership is restricted in order that individual work may be possible. Close, personal, and high examples and careful training are afforded every member, and his education and individual needs receive considerate study and direction. The home of the Columbia Club is at 318 Seventh street, between Folsom and Harrison, and the club is at present in its eighth year.

The organization comprises a number of small clubs, each composed of twenty or twenty-five boys, with its own distinctive name—such as the Optimus, or the Lincoln, or the Viligant Club, etc.—and its own officers.

INFLUENCE IS CONTINUOUS.

A boy who is admitted to membership must attend his own particular club at least once a week besides his gymnasium and military days. This means that a member comes under the inspiring and healthful atmosphere of the club three days in the week, if not oftener.

In the early part of the evening or afternoon the boys enter the club-house and gather in small groups to play games, read the standard magazines or discuss some special topic, as for instance; the latest baseball game, until the business meeting is called to order. This function is conducted according to the rules of parliamentary procedure, and many interesting and beneficial lessons are learned therein. A boy cultivates the power of debate, and some fluency of speech. The business meeting adjourns after rousing club yells emitted from lusty young lungs. Each club has a constitution, a baseball team, club colors and yells.

After the general meeting the boys disperse to the workrooms, where under the guidance of men and women, various occupations and handicrafts are taught. Each class is under the competent and careful supervision of trained teachers. The present tendencies are toward art energies.

STIMULATING SURROUNDINGS.

In the small and cosy workroom, the boys come in close contact with the older people, whose example and thought form a powerful factor in instilling interest, and love of rational pleasure.

Manual Training is an indispensable part of the club, and is established on a careful educational basis. The workrooms are thoroughly equipped with necessary benches, tools and material.

After the work hour, the boys assemble in a body downstairs and pass the evening in playing parlor games, singing club songs, acting charades, or participating in debate. Entertainments and exhibitions are frequent during the year.

WAITING LIST OF 500.

There is always a waiting list of over five-hundred boys, anxiously and patiently hoping to be admitted. This insures constancy and regularity in their attendance; it stands for order and discipline.

HEAD WORK FOR THE SUMMER VACATION.

The Athletic Department with its sports, pastimes, and exercises, occupies a big place in the hearts of the members. Baseball tournaments, field days, foot-ball games, form an essential factor of this branch of club work, besides the benefits of a thoroughly equipped gymnasium.

Today this club, after a continuous growth and development, has emerged from its purely social character and has gained general recognition as one of the city's educational institutions.

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BUSINESS GUIDE TO SAN FRANCISCO.

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This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

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Ordway, W. C. ..Cor. 6th and King
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Anglo-Californian Bank, Ltd.....
.....200 Sansome
Bank of California.....400 California
California Safe Deposit and Trust
Co.....Montgomery and California
Canadian Bank of Commerce.....
.....California and Sansome
Central Trust Co.....42 Montgomery
Columbian Banking Co.....
.....Claus Sprockels Bldg
Comptoir National D'Escompte de
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of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....
.....100 Montgomery
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German Savings and Loan Society.....
.....526 California
Hibernia Savings and Loan Society
.....McAllister and Jones
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Ltd.....424 California
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Security Savings Bank.....
.....222 Montgomery
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.....Sansome and Market
Western National Bank of San
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Phillips Bros .....505 Clay

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.....319 Sansome
Elder & Shepard.....238 Post
Hanak & Hargens....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....100 Battery
Robertson, A. M.....126 Post
S. F. News Co.....242 Geary
Whitaker & Ray Co., The..723 Market

BOOTS AND SHOES.

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Eisenberg, Henry.....410 Kearny
Heim, F. L.....234 Stockton
Kast & Co.....110 Geary
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Nolan Bros. Shoe Co.....312 Market
Philadelphia Shoe Co.....10 Third
Rosenthal's Inc.....107 Kearny
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Birnbaum, H. B.....123 California

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Girvin & Eyre.....426 California
Goldman, Max.....313 Pine
Hecht Bros. & Co.....312 Pine
Heilman, A. C.....317 Haywards Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Politzer & Co.....Clunie Bldg
Polita, Edward & Co....403 California
Rehfish & Hochstadter .413 California
Toplitz, Joseph H.....330 Pine

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg Co.....3178 17th

BUILDING AND LOAN ASSOCIATIONS

Continental Building and Loan As-
sociation.....301 California
Pacific States S. L. & B. Co....410 Pine

BUILDING MATERIALS.

Waterhouse and Price.....
.....29 New Montgomery

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co.....24 Second

BUTCHERS.

Baccus, R. T.....
..S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Hoyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Heilbron & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Stono & Ecklon Co, The.....236 Sixth
Tnaffe, Wm. & Co....1537 15th Ave. So.

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co..770 Mission

CANNED GOODS.

W. G. M. Canning Co.....149 Fremont

CAPITALISTS.

Bancroft, Paul.....History Bldg
Bishop, Chas. R.....630 California
Center, John.....
.....N. E. cor. 16th and Shotwell
Dean, Walter E.....81 Nevada Block
Denman, James.....2318 Steiner
Ehrenpfort, Wm.....801 Fillmore
Fontana, Mark J..California and Front
Hayward, Alvinza.....632 Market
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Levy, H. M.....41 Nevada Block
McDonald, Jasper.....Mills Bldg
Moore, A. A. Jr.....Hayward Bldg
Phelan, Jas. D.....Phelan Bldg
Paniatowski, A.....Crocker Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....426 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....337 Market
Spring Valley Water Works.....
.....Geary and Stockton
Thompson, R. B.....503 California

CARPENTERS AND BUILDERS.

Murray, S. C.....632 Howard
Robinson & Gillespie.....407 Sutter

CARPETS.

Gullixson Bros .....965 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....317 Sutter
Walter, D. N. & E. & Co ...529 Market

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works...
.....703 Valencia
California Carpet Cleaning Works
.....329 Guerrero
Hampton & Bailly. .....316 Church
Spaulding, J. & Co.....253 Tehama

CARRIAGE COMPANIES.

United Carriage Co ... Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Gunn, A. G. & J. Q.....1321 Market
Gave, B & Co.....421 Pacific
Himes, H. E. & Co.....740 Folsom
Irkins & Co.....651 Howard
Carlen & Sons.....
.....Golden Gave Ave. and Polk
Shindler, H. B.....128 Spear
Sidebaker Bros. Mfg. Co.....
.....Market and Tenth
Wartsch, Wm....100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co..523 Market
Heeman, I.....1327 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co.....
.....Rialto Building

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet Cemetery.....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co....
.....651 Mission

CHARCOAL.

Ahlandt, N. & Co....Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.....
.....San Bruno Road and 27th
Western Chemical Co..Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Dawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Frascoe, J. C.....305 Battery
Meule, Louis.....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....101 Powell
Bamberger, J & Co.....406 Sacramento
Blaskower, M. & Co....223 Mongomery
Brandt, Jacob.....415 Battery
Bunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....428 Sansome
Lane & Connelly.....204 Market
Langstadter, I. S.....401 Geary
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas....101 Grant Ave.
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....579 Front

CIRCULAR DISTRIBUTERS.

Well, W. M.....106 Pine

CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

CLOAK AND SUIT HOUSE.

Cailleau, Armand.....114 Kearny
Davideon, D. M. & Co.....52 First
Golden Gate Cloak and Suit House.
.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner....23 Montgomery
Brown Bros. & Co.....121 Sansome
Carroll & Tilton Company..811 Market
Frank Bros.....536 Kearny
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co..11 Battery
Jewell, G.....530 Kearny
Kellus, Chas & Co.....132 Kearny
Mandel & Wiener.....125 Sansome
Neustadter Bros.....133 Sansome
Pauson & Co.....200 Kearny
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny and Post
Schwartz, A.....62 Third
Straus, Louis.....11 Sansome
Summerfield & Roman....5th & Market

COAL DEALERS.

Allen, Chas. R.....144 Stenart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....521 Second
Cantley, James.....960 Howard
Cornwall, P. B.....204 Front
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co....
.....Broadway and East
Peahody, E. & Co.....35 Clay
Rosenfeld's Sons, John....202 Sansome
San Francisco and San Joaquin Coal Co.....615 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co....117 Washington
American Produce Co.....
.....Drumm and Washington
American Mercantile Co...420 Battery
Armsby, J. K. & Co.....138 Market
Biagi, D. & Co.....520 Sansome
Byxbee & Clark.....48 Market
Caffrey, John.....21 Sutter
Christy & Wise Com. Co....213 Market
Cutter & Mosely.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co..316 Washington
Dempster & Son.....320 Sansome
Dennison, Fieweger & Co.....
.....117 Sacramento
De Pue, Edgar J.....324 Pine
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....611 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Freitas, M. T. & Co.....325 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri.....309 Washington
Greenway, E. M..Vallejo St. Warehouse
Griffin & Skelley Co.....132 Market
Grinbaum, M. S. & Co., Ltd..215 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hammer & Co.....212 Sacramento
Hilmer & Bredhoff.....36 California
Hulme & Hart.....421 Market
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivancovich, J. & Co....209 Washington
Kittle & Co.....20 Pine
Landsberger & Son.....123 California
Leist, C. J. & Co...Sacramento and Davis
Lercari, C. J. & Co.....524 Sansome
Lichtenberg, Wiliam.....215 Sansome
Lichtenberg, R.....203 California
Loaiza, W. & Co.....218 Sansome
Lowry, W. G. & Co.....40 California
Lyden & Co.....111 Front
Macpherson & Cochrane.....
.....215 Washington
McDonogh & Runyon.....416 Davis
McLeod, Daniel.....321 Bush
Minaker & Welbanks....501 Sansome
Mitchell & Goodall....310 Washington
Montealegre & Co...410 Hayward Bldg
Pettigrew, John M.....210 California
Phillips, M. & Co.....20 Pine
Porter Bros. & Co.....
.....Washington and Drumm
Scatena, L. Co.....104 Washington
Schultz-Hansen Company....210 Davis
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific Milling Co.....
.....224 California
Sresovich, L. G. & Co....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Webster & Dunbar.....304 Davis
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold..110 Davis
Williams, The H. A. Co....308 Market
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Zentner, J. & Co..Front & Washington

CONFECTIONERS.

Blum, S.....Polk and Sutter
De Martini, L. Supply Co....112 Front
Gruenhagen & Co.....20 Kearny
Guillet, Chas.....905 Larkin
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1267 Polk
Maskey, Frank.....32 Kearny
Roberts, Geo. F. & Co..Polk and Bush
Rothschild & Ehrenpfort....35 Main
Strohmeier, W. A. & Co..1006 Market
Seidl, J. & Co.....653 Mission
Townsend, W. S .....715 Market

CONTRACTORS AND BUILDERS.

Fahy, Richard.....518 Noe

COOPERS.

California Barrel Co.....327 Market
Herbert & Vogel.....
....N. E. cor. Broadway and Front

COOPERAGE STOCK.

Richards, J. W.....
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph.....39 Flood Bldg

COTTON GOODS.

California Cotton Mills Co.....
.....East Oakland, Cal

CRACKER MANUFACTURERS.

American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Company....
.....601 Folsom

CREDIT BUREAU.

Merchants' Credit Association of California.....123 California

CROCKERY AND GLASSWARE.

Angle-American C. & G. Co....108 Pine
Cowen-Heineberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O....Fourth and Mission

CUTLERY.

Heilwell, R.....108 Stockton

DAIRY MACHINERY.

De Laval Dairy Supply Co..9 Drumm

DEPARTMENT STORES.

Emporium, The.....Market

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....20 Market
Wilson & Bro.....20 Drumm

DRAYMEN AND STORAGE.

Bekins Van and Storage Co.....
.....11 Montgomery
Bocarde, J. B., Drayage Co..19 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse Co., The.....110 Battery
Overland Freight and Transfer Co.
.....203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co..Bryant and Second
Western Transfer and Storage Co..
.....323 Front

DRIED FRUITS.

Phoenix Raisin Seeding and Packing Co.....3 California
Rosenberg Bros. & Co....211 California

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave.
Boericke & Runyon.....231 Sutter
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Calegaris, Joseph...Kearny and Pacific
Clough, Frank.....400 Ellis
Esters von Krakau, W..25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
....S. W. cor. Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Grant Drug Co.....38 Third
Lainer, Rd. Drug Co....699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....3402 Mission
Schmidt, Val..S. W. cor. Polk & Jackson
Smith, E. J.....168 Eddy
St. Nicholas Pharmacy..Market & Hayes
Union Drug Co.....400 Sutter
Wakelee & Co....Bush & Montgomery
Weck Co., F. A...127 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Suter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
City of Paris Dry Goods Co., The..
.....Geary and Stockton
Curtin, C.....911 Market
Davis, R. D. & Co..Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg..31 Grant Ave.
Hale Bros.....979 Market
Kennedy, R. T. Co.....1106 Market
Lippman Bros.....495 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Moran, J. M. & Co.....1009 Market
Murphy, Grant & Co..Sansome & Bush
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Sachs Bros & Co.....Sansome & Bush
Samuels Lace House Co., The D...
.....235 Sutter
Schmidt, Ben. J. & Co....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Severman, J.....222 Third
Steen, M. A.....1274 Geary
Strauss & Frohman.....107 Post
Strauss, Levi & Co.....16 Battery
Weill, Raphael & Co..Kearny & Post
Weinstock, Lubin & Co.....
.....Geary and Grant ave

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Berlitz School of Languages.....
.....1000 Van Ness ave.
Heald's Business College.....24 Post
S. F. Business College....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner..Fremont & Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Electric Corp 527 Mission
California Electrical Wks..547 Mission
Century Electric Company...18 Second
Electric Railway and Manufacturers' Supply Co.....68 First
General Elec. Co..Claus Spreckels Bldg
Hetty Bros.....126 Eddy
Klein Electrical Works, The J. M.
.....421 Montgomery
Summerhayes, W. R.....627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construction Co.....31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric and Manufacturing Co.....425 Market

ELECTRO-PLATERS.

Central Plating Works.....22 Jessie
Denniston's San Francisco Plating Works.....743 Mission
Golden West Plating Works..103 Beale
Merle, A. Co.....615 Mission

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co....122 Main
Cahill & Hall Elevator Co....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....509 Howard

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....6 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D.....34 East

ESSENTIAL OILS.

Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P.....6 California
Maldonado & Co., Inc....419 California
Wellman, Peck & Co.....201 Market

FANCY GOODS AND NOTIONS.

Moise & Davis.....137 Stockton

FIRE PROOFING.

Western Expanded Metal and Fire Proofing Co.....Rialto Building

FIREWORKS.

California Fireworks Co....219 Front

FLORISTS.

Jacquemet, J. & Co.....506 Eureka
Shanahan Florist Co.....107 Powell
Shibeley, Frank P.....311 Sutter
Sievers & Boland.....25 Post
Vayr & Goldstone.....105 Sixth

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co....112 California

FRUITS AND VEGETABLES.

Omey & Goetting....California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A.....340 Post
Bateman, William.....836 Folsom
Breuner Co, John.....957 Market
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H...648 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co..750 Mission
Kragen Furniture Co.....1016 Market
McCann, Belcher & Allen....600 Sutter
Milwaukee Furniture Co..932 Howard
Pattoslen Co.....15th and Mission
Plum, Chas. M. & Co.....1201 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B....128 Ellis
Sterling Furniture Co....1039 Market
Weber, C. F. & Co.....626 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....
.....324 Parrott Bldg
Yawman & Erbe Mfg Co.....
....Mission and New Montgomery

FURNITURE MANUFACTURERS.

Johnson, Harry Co.....762 Mission

FURS.

Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave.
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co..
.....5 Front
Ensign, Bickford & Co..220 California

GAS FIXTURES.

California Gas Fixture Co....330 Post
Day Co, Thos.....725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co....310 Market
Union Gas Engine Co.....244 First

GAS GENERATORS.

Pacific Acetylene Gas Co.....176 First

GAS METERS AND STOVES.

Pacific Meter Co.....17 Fremont

GAS LIGHT COMPANIES.

Equitable Gas Light Co..516 California

GAS REGULATORS.

Gas Consumers' Association..516 Sutter

GENERAL MERCHANDISE.

Heilbroner, L.....446 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.

United States Glass Co.....18 Sutter

GLOVES.

Moss, Geo. A.....101 Post
Smith, W. M. .....200 Post
Steinberger & Kallsher....230 Sutter

GLUE MANUFACTURERS.

California Glue Works..123 California

GRANITE AND MARBLE DEALERS.

Back, F. J.....791 San Jose Ave.

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co....125 Geary

GROCERS.

Bibo, Newman & Ikenberg..1447 Polk
Claussen, C.....23d and Capp
Cluff Co., William.....18 Front
Ehrman, M. & Co.....104 Front
Fogg & Mohr.....5th and Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Hollmann, Henry.....2805 Mission
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Levi, H. & Co.....36 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Rathjen Bros.....39 Stockton
Ring Bros.....19th and Castro
Rothschild, John & Co..116 Sacramento
Smith's Cash Store.....27 Market
Sussman, Wormser & Co.....S.E. cor. Market and Main
Tillman & Bendell.....327 Battery
West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bekeart, Phil B. Co.....114 Second
Bremer, O. A.....820 Kearny
Clabrough, Golcher & Co...538 Market
E. E. Drake.....86 First
Shreve & Barber.....739 Market
Winchester Repeating Arms Co.....127 First

HARDWARE.

Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Brownlee, J. P.....1612 Market
Dunham, Carrigan & Hayden Co.....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson.235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works..159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co.....309 Market
Montanya, J. De La Co....606 Battery
Mossford, Moses.....3835 24th
Pacific Hardware and Steel Co....Mission and Fremont
Palace Hardware Co.....603 Market
Philpott & Plummer.....523 Market
Rosekrans, H. & Co.....611 Sixth
Smith, Peter A.....614 Fourth
Tay, Geo. H. Co.....49 First
Taylor & Spotswood Co..135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer K. & Son.....8 Kearny
Triest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.

Anapacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....105 Steuart
Goss, Chas. E.....2100 Mission
Meyer, Albert.....2303 Geary
Morrow, Geo. & Co.....303 California
Scott & Magner.....615 Sixth
Somers & Co.....664 Sixth
Vermeil, J. L.....3142 Mission

HEATING & VENTILATING.

Barnett-Park Co, The.....214 Pine
Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc., S. E. cor. .....New Montgomery & Mission

HORSE SHOEING.

Oden, Martin.....126 Geary

HOTELS.

California Hotel....Bush near Kearny
Elsmere, Hotel.....418 Sutter
Gallagher, John P.....Langham Hotel
Holm & Saxtorph, Baldwin House.....80 Ellis
Hotel Bella Vista.....1001 Pine
Kingsbury, George W.....Lick House
Kirkpatrick John C.....Palace Hotel
Occidental Hotel.....Montgomery St. Nicholas.....Market and Hayes
Turpin, F. L., The Royal..... 126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co.....22 Second

ICE DEALERS.

Consumers' Ice Company... 420 Eighth
Merchants' Ice and Cold Storage Co. .....Lombard and Sansome
Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co...416 California
Belden & Palache.....313 California
Berthau, Cesar.....423 California
Butler & Hewitt.....413 California
Com'l Union Assurance Co .....416 California
Craig, Hugh .....310 Sansome
Davis, J. B. F. & Son.... 216 Sansome
Dornin, Geo. D. .....Hayward Bldg
Fidelity & Casualty Co..218 California
Firemen's Fund Insurance Co. .....401 California
German Ins Co., of Freeport..337 Pine
Grant, Geo. F.....218 Sansome
Gutte & Frank.....303 California
Herold, Rudolph Jr.....415 California
Ins. Co of North America.413 California
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins. Co., The.....422 California
Manheim, Dibbern & Co...217 Sansome
Milwaukee Mechanics' Ins. Co. .....410 California
Nathan & Kingston..501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co....312 California
Norwich Union Fire Ins. Society.. .....314 California
Pacific Mutual Life Ins. Co. of ....Cal., Montgomery & Sacramento
Pacific Surety Co....Safe Deposit Bldg
Parker, Chas M. T.....Rialto Building
Potter Edward E.....412 Pine
Preferred Accident Insurance Co.. .....Mills Bldg
Shields, A. M.....Crocker Bldg
Stovel, C. J.....411 California
Transatlantic Fire Ins. Co.213 Sansome
Turner, Geo. W...315 Safe Deposit Bldg
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson, Horace.....201 Sansome

IRON WORKS.

California Iron Yard.....640 Second
Morton & Hedley.....215 Harrison
Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Carrau & Green.....220 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co..206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W.....6 Third
Greenzweig, George & Co..206 Kearny
Hall, A. I. & Son.....643 Market
Huguenin, Adolph.....824 Market
Isaacs, Abe.....343 Kearny
Judis, Alphonse Co.Mutual Sav Bk Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Schneidewind, H. J.....822 Valencia
Schussler, M. & Co.....713 Market
Schwartze, K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk .....220 Sutter
Muhs & Lochbaum Co.....208 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Flamm, G.....1436 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Rothschild, M.....526 Sutter

LAMPS.

Boesch Lamp Co.....585 Mission
Bauer Lamp & Reflector Co.529 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
S. F. Laundry Association....131 Ellis
U. S. Laundry Association..... .....3111 Sixteenth
White Star Laundry.....330 Market

LAUNDRY FIXTURES AND SUPPLIES

Bradley, Richard.....2390 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co..... .....583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co....612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Blasenger & Co.....401 Front
Brown & Adams.....109 Battery
Frank, S. H. & Co.....408 Battery
Harpham & Jansen....524 Washington
Klopper & Dulfer.....209 Mason
Kullman, Salz & Co..... 582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.

Cowell, Henry & Co .....211 Drumm
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.

Bosqui Printing & Engraving Co.. .....523 Clay
Britton & Rey.....525 Commercial
Galloway Lithographing Co.. .....410 Sansome
Mutual Label & Litho Co..24& Bryant
Roesch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....409 Taylor
Kelly, Thos. & Sons.....1529 Pine
Nolan, John & Sons....1611 California

LUMBER DEALERS.

Albion Lumber Co..33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Caspar Lumber Co...210 Hayward Bldg
Dodge, E. J. Co.....6 California
Doe, Chas. F. & Co.....133 Spear
Dolbeer & Carson.....10 California
Gray's Harbor Commercial Co.... .....237 California
Gualala Mill Co.....5 Market
Hammond Lumber Co..Hayward Bldg
Hihn, F. A. Co.....Santa Cruz
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Rialto Bldg
Pope & Talbot.....314 California
Renton, Holmes & Co....Mills Building
Scott & Van Arsdale L. Co..... .....Fifth and Brannan
S. F. Lumber Co.....Third & Berry
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Truckee L. Co. of S. F.....6 California
Union Lumber Co....Sixth & Channel

MACARONI MANUFACTURERS.

California Italian Paste Co..... .....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply.. Co.....322 Howard
Cal. Hydraulic Engineering and Supply Co.....17 Fremont
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone.21 Fremont
Henshaw, Bulkley & Co..... .....Fremont and Mission
Martin Pipe & Foundry Co..... .....33 New Montgomery
Meese & Gottfried Co....167 Fremoont
Moore, Chas C. & Co..First and Mission
Pacific Tool and Supply Co.467 Mission
Pennington, Geo. W. Sons, Inc.... .....313 Folsom
Ralston Iron Works.....222Howard
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co. .....26 First
Union Iron Works.....222Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F....12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....106 Front
Robinson, Geo. H.....226 Bush
Young, Carlos G.....23 Davis

MATTRESSES AND UPHOLSTERY.

Schrock, W. A....21 New Montgomery
Crescent Feather Co...610 Washington

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons..123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Sutter
McNamara & Moran.....7 Battery
Cluett, Peabody & Co.....582 Mission
Greenebaum, Weil & Michels..... .....17 Sansome
Hanson & Elrick.....Market & Third
Keller, M. J. Co.....1028 Market
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....536 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market

MERCHANT TAILORS.

Francis & Co.....327 Montgomery
Growall, W. L. Co..Mut. Sav. Bk. Bldg.
Lemos, Leon.....1117 Market
Lyons, Charles.....721 Market
Pohelm, J. T.....1110 Market
Reid, John & Son.....907 Market
Smith, J.....906 Market

METAL WORKS.

American Can Co.....214 Mission
Finn, John Metal Works...313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co..... .....645 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson..... .....1228 Folsom
Cal. Milk Producers' Assn....428 Turk
Jersey Farm Co.....861 Howard
Loewe, Wm. G.....624 Russia
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 Sixteenth

MILLINERY.

Hinz & Landt.....643 Market
Holm & Nathan.....512 Market
Muller & Raas Co.New Montg. & Mission
Spencer & Mitau.....1026 Market
Toplitz, R. L. & Co.....546 Market
Zobel, Lud. Co.....919 Market

MILLWRIGHTS.

Dibert Mfg Co.....225 Mission

MINERAL WATERS.

Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co ....Sixth and Brannan

MINING COMPANIES.

Alaska Treadwell Gold Mining Co ....Mills Bldg.
Bourn, W. B.....401 California
Gage, W. S.....320 Market
Pew, John W.....310 Pine
Quarre, Geo....Cal. Safe Deposit Bldg
Ralston, W. C.....331 Pine

MUSICAL INSTRUMENT DEALERS

Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrel
Kohler & Chase.....28 O'Farrel
Mauvais, The Zeno Music Co.769 Market
Mauzy, Byron.....308 Post
Paige Piano Co.....Post & Stockton
Sherman, Clay & Co.....139 Kearny

MUSLIN AND FLANNELETTE UNDERGARMENTS.

Reynolds, The Geo. W. Co..597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

OILS.

Porter, W. S.....Hayward Building
Standard Oil Co.....Rialto Building
Wood, F. F., Sec'y Lion Oil Co.... .....927 Market

OPTICIANS.

Berteling Optical Co.....16 Kearny
California Optical Co.....205 Kearny
Chinn-Beretta Optical Co...991 Market
Haskell & Jones Co.....243 Grant ave
Hirsch & Kaiser.....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.

Darbee & Immel..30 Union Sq. Market
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association.308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....816 Mission
Cal. Paint Co.....236 First
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co....Pine and Front
Magner Bros.....215 California
Nason, R. N & Co.....115 Front
Whittier- Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons....729 Devisadero
Braco, N.....447 Valencia
Bradley & Son.....923 Mission
Davis, H.....236 Powell
Fraser, John P.....418 Post
Stader, C.....Glen Park
St. Denis, J. & Co.....320 Sutter
Stein, M.....30 Sacramento
Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold. P. B. Factory..14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Crown Paper Co.....707 Front
Union Bag and Papor Co....406 Front
Union Pulp and Paper Co..410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co.....520 Market

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
California Fig Syrup Co....392 Church
Law, Herbert E....2304 Van Ness ave
National Pharmacy Co..214 Townsend

PHOTOGRAPHERS.

Taber Photo Co.....121 Post
Vaughan & Keith.....110 Geary

PHOTO-ENGRAVERS.

Bolton & Strong.....621 Clay
Sunset Photo & Engraving Co.... .....106 Union Square ave
Union Photo Engraving Co..... ..... 144 Union Square ave

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....109 Montgomery
Kirk, Geary & Co.....112 Geary

PICKLE MANUFACTURERS.

Fisher Packing Co....509 Commercial
Loeffler, John.....422 Fifth
Pacific Vinegar and Pickle Works. .....122 Davis

PLANING MILLS.

Birth, L. H.....709 Bryant
Hansen, A.....Berry, near Sixth
Townley Bros.....18th and Folsom

PLUMBERS.

Allen & Allen.....1151 Mission
Bayreuther, G. W. & Co.....504 Post
Forsyth, W. C.....106 Golden Gate ave
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son.....564 Clay
Wilson, W. F.....328 Stockton

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co.....211 Clay
Buttgenbach, Joseph..... 336 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....906 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. & Prov. Co..117 Davis
Western Meat Co..Sixth and Townsend
Wilfert Bros..... ..1378 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.

The California Powder Works.... .....330 Market

PRESS CLIPPINGS.
Allen's Press Clipping Bureau....
.....230 California

PRINTERS.
Bent & Meyerderks.....30 California
Commercial Publishing Co.463 Mission
Consumers' Agency.....518 Clay
Cubery & Co.....587 Mission
Dempster Bros..Glen Park ave & Bond
Freygang-Leary Co.....113 Davis
Janssen Printing & Binding Co....
.....23 Stevenson
Monahan, John & Co...412 Commercial
Murdock, C. A. & Co.....532 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden..508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The....656 Mission

PRINTERS' INK.
Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.
Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.
Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co....54 Crocker Bldg.
De Vecchi, Dr. Paolo....Crocker Bldg.
Flood, James L.....7 Nevada Block
Felton, C. N.....331 Pine
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland.....2304 Van Ness ave.
Mackay, John W.....7 Nevada Block
Mayre, Geo. T., Jr....234 Montgomery
Parrott, John.....401 Parrott Bldg.
Payson, A. H.....641 Market
Pierson, Wm. M.....230 Montgomery
Pillsbury, E. S.....105 Crocker Bldg
Quinn, John E.....The Berkshire
Rosenthal, Dr. C. H.....636 Baker
Shields Estate Co.....324 Bush
Tevis, Wm. S.....Mills Bldg.
Wilson, A. W.....2430 Broadway

PUMPING MACHINERY.
Dow, Geo. E., Pumping Engine Co.
.....149 First
Jackson, Byron Machine Works...
.....411 Market

RAILROAD TIES AND TAN BARK.
Bender Bros.....5 Market

RATTAN WORKS.
Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.
Ashton & Gardiner....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son...22 Montgomery
Berry & Bangs.....120 Sutter
Breese, G. L. & Co.....Hayward Bldg.
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co..211 Montgomery
Bush, David & Son..Safe Deposit Bldg
Cranston, R. D. & Sons.114 Montgomery
Crim, W. H. & Co....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Giselman, William, Trustee.....
.....120 Phelan Bldg.
Hendricksen, William & Co.....
.....614 Claus Spreckels Bldg.
Heyman, Jacob & Son.....117 Sutter
Heyman, Oscar.....14 Post
Hooker & Lent.....14 Post
Hooper, E. J.....25 Montgomery
Investors' Agency, The.....
.....Mutual Bank Building
Madison & Burke.....20 Montgomery
Magee, Thos & Sons....5 Montgomery
McElroy, R. D.....4 Phelan Bldg.
Oliver, P. B.....114 Montgomery
Patterson, Geo. W. H.....
.....11 City Hall Square
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan...304 Montgomery
Shainwald, Buckbee & Co.....
.....210 Montgomery
Strassburger, I. & Co....484 California
Umbsen, G. H. & Co....14 Montgomery
Von Rhein Real Estate Co., Inc..
.....613 California

RECREATION GROUNDS.
Herman ,R.....Harbor View Park

REFINERS.
Selby Smelting and Lead Works..
.....415 Montgomery

RESTAURANTS.
Arfsten, Eichler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Blanco, A. B..N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland...329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nisaum, James.....211 Grant ave
Page & Falch.....Turk and Mason
Petersen, P.....623 Kearny
Pouchan & Schlatter.....32 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....
.....Market and Park Ave
Zinkand, Chas. A.....927 Market

RIGGERS.
Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS
Pacific Refining and Roofing Co..
.....113 New Montgomery

RUBBER GOODS.
Boston Woven Hose and Rubber
Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
G. P. and Rubber Mfg. Co., The..
.....30 Fremont
Morgan & Wright.....305 Larkin
West Coast Rubber Co.. ...102 First
Winslow, C. R. & Co.....44 Second

SAFES.
Hall's Safe & Lock Works..605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co...216 California

SAW WORKS.
California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.
Craig Bros.....120 Sutter

SCREEN WORKS.
Quick, John W.....221 First

SEEDS AND GRAIN.
Bowen, E. J.....815 Sansome
Hillens, F.....200 Davis

SEEDS AND PRODUCE.
Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co....Rialto Bldg
Steiger Terra Cotta and Pottery
Works.....Mills Bldg

SEWING MACHINES.
Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine
Co.....334 Post

SHEET IRON AND PIPES.
Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.
Boole, W. A. & Son, Inc...20 California
Hay & Wright.....36 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.
Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.
Alexander & Baldwin, Ltd..308 Market
Balfour, Guthrie & Co...316 California
Chapman, W. B.....123 California
Eddy, Falk & American Trading
Co.....123 California
Gale, J. W.....310 Washington
Grace, W. R. & Co.....
..N. E. cor. California andBattery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....415 Safe Deposit Bldg
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co...210 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co....124 California
Pinet, J. & Co.....3 California
Plummer, Geo. E. & Co.....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Ulrichs, J. F.....122 Clay
Williams, Dimond & Co.....202 Market

SHIPSMITHS.
Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.
Berman, O.....43 Ellis
Ulman, Seeligsohn & Brown..17 Battery

SILK MANUFACTURERS.
Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SILVERWARE.
Glidden, W. B.....120 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.
Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.
Fischbeck & Glootz....214 Sacramento
Lille, Charles.....
.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.
Horstmann Co., John.....676 Bryant

SODA WATER APPARATUS AND SUPPLIES.
G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.
Belfast Ginger Ale Co.Union & Octavia

SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....141 First

STAMP DEALERS.
Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.
Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co..401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton...415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave
International Nav Co.....21 Post
Occidental and Oriental Steamship
Co.....421 Market
Pacific Coast Steamship Co..10 Market
Pacific Mail Steamship Co..421 Market
Peterson, James P.....3 Steuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.
Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.
Simmen, John.....348 Phelan Bldg
Thoms, J. W.....
.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.
Folkers, J. H. A. & Bro.....Flood Bldg
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.
Lietz, A. Co.....422 Sacramento

SYRUPS.
Colonial Maple Sugar and Syrup
Co.....3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth and Brannan
Pacific Coast Syrup Co...713 Sansome

TABLE CEREALS.
Empire Milling Co.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Baumgarten, J. & Co.....578 Mission
Byrne, Jos. & Co.....1146 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter
Stein, Simon & Co..Second and Market

TAILOR TO TRADE.
Hilp, Henry.....569 Market

TANNERS.
Eagle Tannery.....
.....26th and San Bruno Ave
Legallet-Hellwig Tanning Co.....
.....401 Front
Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.
Argonaut Tea and Spice Co...21 Main
Brandenstein, M. J. & Co..118 Market
Burmester, Henry W.....1854 Market
Castle Bros.....463 Mission
Caswell, Geo. W. & Co..414 Sacramento
Folger, J. A. & Co.....104 California
Guittard Mfg. Co..... 119 Front
Hills Bros.....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co.....108 Market
Thierbach, Chas. F. & Co..306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.
Pacific States Telephone and Telegraph Co., The.....215 Bush

TENTS AND AWNINGS.
Ames & Harris, Inc...100 Sacramento
Neville & Co..... 31 California

THEATERS.
Belasco & Thall.....Alcazar Theater
Walter Orpheum Co.....113 O'Farrell

TIMBER PRESERVING.
S. F. Lumber Preserving Co.....
.....223 Folsom

TIN PLATE MANUFACTURERS.
Williams, I. B.....Mills Bldg

TITLE INSURANCE.
California Title Insurance and Trust
Co.....410 Montgomery

TOWEL COMPANIES.
Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TRANSFER COMPANIES.
S. F. Transfer Co.....118 Ellis
Morton Special Delivery Co.....
.....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....20 Market
Wells, Fargo & Co., Exp..2d & Mission

TRUNKS.
Hirschfelder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James.....1 Ellis

TURKISH BATHS.
Greenhood, L. H.....222 Post
Lindstrom & Johnson.....416 Sutter

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co.....
.....110 Montgomery
Bannan's Typewriter Exchange..
.....307 Montgomery
Bornemann, Geo. C. & Co....117 Sutter
Remington Typewriter Co.....
.....228 Bush
West Coast Typewriting Co.....
.....401 Hayward Building
Yost Writing Machine Co.....
.....327 Montgomery

UNDERTAKERS.
Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission
Maass, H. F. Co.....917 Mission
Truman, Chas. H. J. & Co..1909 Mission
United Undertakers' Association..
.....866 Mission
Valente, Marini & Co....1524 Stockton

UNDERTAKERS' SUPPLIES.
California Casket Co.....934 Mission

UNDERWEAR.
Deimel Linen Mesh System Co..
.....110 Sutter

UNIFORMS AND REGALIA.
Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.
West Coast Safety Faucet Co....
.....223 Mission

VARNISH MANUFACTURERS.
Berry Bros., Lmtd.....12 Front

VINEGAR MANUFACTURERS.
Consumers' Y. & V. Works.404 Battery

WAGON AND CARRIAGE MATERIALS
Holt Bros. Co.....30 Main

WALL PAPER AND MOLDINGS.
Quadt, John.....1614 Market
Tozer, L & Son.....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.
Grangers' Business Association...
.....309 California
Haslett Warehouae Co., The.....
.....206 California
Lemman Bros....Townsend and Japan
Sansome Street Warehouse, Inc..
.....809 Sansome
S. F. Warehouse Co.....41 First

WELL BORERS.
Lowe, J. W.....1235 Kearny

WIRE AND WIRE ROPE.
Pacific Steel and Wire Co....100 Front
WELSBACH MANTLES AND SUPPLIES
Welsbach Co.....359 Sutter

WINES AND LIQUORS.
Arnhold, B. & Co.....
.....Townsend and Stanford
Berges &Domeniconi.....708 Sansome
Braunschweiger & Co.....5 Drumm
Buneman, H.....319 Front
California Wine Association.661 Third
Chaix & Bernard.....766 Brannan
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co.Beale & Mission
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The
.....Market and Second
Hey, Grauerholz & Co..... 224 Front
Hildebrandt, Posner & Co....610 Front
Holtum Bros, Inc.....565 Market
Holtum, Ferdinand.....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony.
.....518 Montgomery
Jones, Mundy & Co....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi..Second & Bryant
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
Lubben, John..California and Sansome
Lyons, E. G. & Rass Co., The....
.....549 Mission
Mann, C. M. Co., Inc., successor to
I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co..314 Sacramento
Metzger, Leo & Co.....118 Battery
Meyerfield, Mitchell & Co....116 Front
Moore-Hunt Co., The Jesse..200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co..116 Ellis
Neumann, W. & Co.....501 Market
Oakville Wine Co..Folsom and Army
Pike, B. D. & Co.....213 Battery
Rathjen Co., The..... 46 Ellis
Rosenblatt Co., The.....113 Pine
Samuel Bros. & Co.....621 Market
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender.....
.....Brannan and Boardman
Schultz, Wm. A. & Sons....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann..328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling
Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Wenger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....318 Clay

WIRE AND WIRE ROPE.
American Steel & Wire Co....10 Pine
Roebling's, John A. Sons Co.....
.....25 Fremont

WOOD DEALERS.
Union Wood and Timber Co.....
.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.
Bush & Mallett Co.....328 Post
Rigney, Thos F.....641 Mission

WOOD AND WILLOW WARE.
Kasper Bros. & Co.....206 Battery
Levenson & Co.....209 Front
Unna, Harry Co., The....144 Bluxome

WOOL.
Denigan, Thos., Son & Co..132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and
Scouring Co.....652 Fifth

WOOLEN MANUFACTURERS.
Golden Gate Woolen Mfg. Co.....
.....19th and Bryant

WRECKERS.
Whitelaw Wrecking Co... 253 Spear

YEAST MANUFACTURERS.
Golden Gate Compressed Yeast Co.
.....344 Sutter

MERCHANTS' ASSOCIATION REVIEW.

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

THE MESS ON THIRD STREET.

The complaints that have gone up from the merchants of Third street about that temporarily ruined thoroughfare are amply justified by the conditions. Interrupted travel, paralyzed trade, goods destroyed by sand and dust while rent goes marching on, are not circumstances conducive to placidity of temper and patience with the powers that be. Nevertheless, in justice it must be said that in this case it is not easy to fix the blame.

Delay is almost always incidental to street work, and the Third-street job was an extremely difficult and complicated one. A great many parties were involved, and each party's tardiness held back all the rest. There were the property-owners, some of whom had their cellars cut into, and who had to wall them up again before the curbs could be set. There were the telephone and telegraph, and light and power companies, whose poles had to be removed, and the street railway company, whose poles had to go back, before the sidewalk could be cut. The companies having pipes under the sidewalk had to move them. The corner drain holes had to be shifted. The street railway company, some of whose material arrived only the other day, had to put in its grooved rails, the first laid in the city, and the contractors for the street work could not proceed under their contract until the street car company was ready in order that the concrete work under pavement and car track might be continuous, as the specifications required.

Finally, to make it all as bad as possible, there was the requirement that work should be commenced, not when all the material was on hand, but within fifteen days of the signing of the contract. This meant tearing up the street immediately, though it might not be restored for six months. In such a maze of complications it is easy to blame somebody, but hard to blame the right somebody.

In general, no such work should ever be commenced until all the material is either on the ground or on the way. If the contract is already let, the Board of Works might be satisfied with a technical compliance with the fifteen-day regulation, which would save the contractor's rights without making the street impassable and destroying the merchants' business. When work is commenced in earnest it should be so arranged that the different parts of it can be done as nearly simultaneously as possible. It should proceed on one block at a time. The gang setting the curb should be followed by another gang laying the gutter; to be closely followed in its turn by a gang laying the concrete and another putting down the asphalt, bituminous rock or other pavement, as designated.

Such jobs have been done in the past. Grant avenue was paved in about that way, with very little inconvenience to the public or loss to the tenants. It should be thoroughly understood that no matter whose fault it was, the condition of Third street meant direct financial loss to the business houses along that thoroughfare, and that, such a state of affairs being preventable, it should never be permitted again.

It is greatly to be regretted that the monthly reports of the Board of Health are no longer published, owing to a "lack of available funds." These reports are very full and extensive in scope, and rank among the most complete collections of health statistics in the country. Their publication just at this time would show the exact sanitary condition of the city, and set at rest any lingering suspicion that the people of San Francisco were attempting to conceal the health situation.

FREE CONCERTS IN THE PUBLIC PARKS.

Some months ago an attempt was made to raise by private subscription enough money to pay for evening band concerts in the parks and squares of the city. Unless the effort demonstrated the impossibility of success, it should be resumed and carried to a conclusion.

Park concerts are among the most attractive adjuncts of urban life. They are appreciated abroad and in the East far more than they are here. The Piazza San Marco, in Venice, on a music night, is described as the "gayest scene in Europe." In London, evening band concerts are conducted at sixty different points. In all the European cities, almost without exception, is to be found the open-air feast of music, softening by its gentle influence the harsh conditions of city life, and doing much to check its tendency to prosaic baldness and dreariness. The idea gains ground that the public should have some measure of amusement. And it is better that its amusement take the form of music than one less elevating and civilizing, for amusement of some sort there is bound to be.

There is no reason why the matter should not be considered in its commercial aspect as well. If you ask some person whose life has been spent in the country why he would prefer to live in the city (as, in nine cases out of ten, he would), he will almost invariably say: "Because in the city you have plays, lectures, art galleries and concerts." He realizes that these are among the good things of life, and that without them existence is incomplete. The desire to enjoy these things is one of the strongest influences that impel people citywards, and a liberal supply of them is one of the most attractive features any municipality can offer strangers. And the attracting of population to the city is not a bad thing if the city can supply the population with the essentials to a sane, clean, healthy and rationally enjoyable existence.

San Francisco is well supplied with accessible points where concerts would furnish the greatest enjoyment to all the people who cared to hear them. In Union Square, Portsmouth Square, Washington and Columbia Parks, free band concerts would give innocent and edifying delight to thousands. There is little doubt that if the effort at providing them were revived by the proper persons it would succeed, and to the great advantage of San Francisco.

NEW MEMBERS ELECTED.

The following seven new members have been elected to the Merchants' Association:

Byxbee & Clark, Commission, 48 Market.
Richard Fahy, General Contractor, 518 Noe.
W. C. Ralston, Mining, 331 Pine.
Abe Isaacs, Jeweler, 343 Kearny.
Simon Levy & Co., Wines and Liquors, 211 Battery.
W. S. Porter, President Associated Oil Co., Hayward Building.
Century Electric Company, 18 Second.

The action of the Board of Supervisors in refusing to permit the construction of an isle of safety opposite the Emporium seems a little short-sighted. We venture to predict that if the city continues its present rate of growth much longer these devices will become an urgent necessity at just such points.

PLANT SIDEWALK TREES FOR FIRE PROTECTION.

They Stop Flying Sparks and Cinders, and Screen Nearby Buildings from the Heat.

By D. T. SULLIVAN, Chief Engineer, S. F. Fire Department

The planting of shade trees on the sidewalks throughout the residence districts of the city would operate beneficially in checking the spread of fire.

In the first place, they would act as a windbreak, keeping sparks and cinders from setting fire to houses on the opposite side of the street from a fire, and in the second place, they would shield those houses, preventing them from catching fire from the heat.

Not very long ago, at a stable fire on Turk street, a single large tree in a yard materially aided in preventing the destruction of a three-story flat adjoining, when the accidental delay in getting water had permitted the fire to gain a great headway.

PHILANTHROPY IN JAIL.

Wealthy Chicagoan Serves a Sentence Improving the Condition of His Fellow Prisoners.

How a man may rise above his environment has been illustrated in the person and acts of Herbert O. Mills, a wealthy Chicagoan who was sent to the Cook County (Ill.) jail for a year for illegally using the mails. He has spent twelve thousand dollars in mitigating the worst features of prison life, so far as he could properly do so.

He employed and paid convicts who were skilled painters to decorate the walls and ceilings of the corridors in bright colors; the bare chapel was transformed into a cushioned and curtained oratory, the recreation room was provided with a piano, and the long corridors became floral alleyways. The brightness and cheerfulness of it all was reflected in the faces of the convicts.

Men leaving the jail, with the prison stain upon their names and its gloom in their hearts, were given letters by Mills to his friends in business, and in nearly every instance immediate employment was secured. In some respects Mills is not sorry he had to undergo the experience—and his fellow-prisoners are certainly not sorry he came among them.—*City and State.*